

GO FOR It!

Sixteen SME Leaders
Share Their Stories

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Compiled by Chris & Jane Thomas



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About this book

This book is about the wonderful and diverse life stories of 16 small business entrepreneurs. I hope they will inspire you.

How do you end up running a business?

We all have our dreams. Our storytellers wanted to be actors, rock'n'roll legends, flying aces, military commanders and scientists. Others were told they had no future or struggled with school. Some were persuaded to give up their dreams and told to 'get a proper job'.

Many achieved their initial dream; triumphed against the odds; were successful in their 'proper jobs'. But people change, the economy changes, new opportunities arise. Our storytellers demonstrate that you can always make new choices, adapt to a changing world and strike out in a new direction.

This can mean being your own boss, running your own company, setting your own goals.

These 16 stories show that, whatever your beginnings, you always have the choice to follow a new path.

Whether you are in business yourself, a new start-up, thinking of changing your job, or a school leaver taking the first steps into work, we hope this will encourage you to **Go For It** and build YOUR new future.

All our storytellers are members of the Huntingdonshire Business Network (HBN). The stories have been compiled to celebrate 25 years of the *friendly* network.



www.hbn.org.uk

Stories compiled by Chris and Jane Thomas.



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Fiona McLean Day



Jukebox Legends

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Specialising in Music for the Elderly in Care Homes and Sheltered Housing Courts



My name is Fiona Day, I am the founder of Huntingdonshire Business Network. After becoming a self-employed sales agent in 1992, I decided that I needed to meet other business people. At that time it started out as a coffee morning. There was very little Networking back then. The first meeting of HBN was held at The Bridge Hotel, Huntingdon and three people attended.

We soon discovered that people were travelling to London to find business contacts, when the services they were looking for were available in Huntingdon.

Over the years, it has developed and changed, with SMEs getting the help and support they need to help them grow, but also, very importantly, having friends to meet and share ideas with.

I am delighted that HBN is still around today and with the way it has developed. Thank you to all that have supported it over the years and have served on the committee.

Please continue to support HBN when you can and hopefully it will continue to grow over the next 25 years.

For information about Jukebox Legends, please visit our website – www.jukeboxlegends.com



Fiona's story

My name is Fiona Day. I am 59 years old and was born in Scotland. My dad and Auntie are musicians, so I grew up surrounded by music. All I ever really wanted to do was sing.

When I left school, I travelled with a singing group touring the UK for a year, but didn't get back into singing professionally for several years. Over the years, I have done various things. I originally trained as a seamstress with Aquascutum in St Albans, until I married at the age of 20 and then had my children.

Later, I had a balloon decoration business for weddings and parties, but soon the pull of music drew me back.

In 2003, I started singing professionally in care homes and the business developed from there.

My husband, Peter, and I have been married for seven years and we moved to Spain together to become singers and promoters. We now live in Sandy, Bedfordshire, where we have lived since we returned from Spain to the UK in October 2013.

In Spain we were entertainers and promoters; putting on shows with top tribute acts, as well as original singers such as Ricky Valance, Lena Martell and Chas Hodges (of Chas and Dave fame).

My business name is Jukebox Legends. Now back in the UK, I spend my weekdays singing and entertaining the elderly in care homes and independent living complexes and, along with my retired husband, spend weekends putting on larger shows as we did in Spain.

I look forward to meeting you one day at HBN.



Antony Price



PayPlan

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Antony's story

I was born in Grantham; Lincolnshire seven minutes after my twin brother greeted the world. I've always been very lucky to share my childhood years with my best friend and have a unique relationship that only twins can appreciate. For a pair that are so close we are very different in many ways, he is very creative and has a very physical job, one minute creating amazing pieces of furniture to the next, building his own home. I, on the other hand, have always been very studious and love nothing more than enjoying a book sat in my cottage garden in the countryside where I now live with my partner.

My first experience in employment was working as an ice cream man serving the Grantham public with tasty treats. I soon learned that my strength is standing in the queue outside the van and not serving from within it. Getting an ice cream to stand up is an art!

I've always had a caring nature and wanted to support people where I could and it seems to me that we can all afford to give back in one way or another; whether that's time, money or an ear to listen with. As a child I always wanted to be a vet or a nurse and went to college to study nursing but I then heard about an organisation called PayPlan and how they had given people their lives back...but in a very different way.

I love nothing more than enjoying a book sat in my cottage garden in the countryside ...

Being born and bred in Grantham has meant that I have always known about the good work that PayPlan does as an organisation. It wasn't until later in life however that things fell into context. When you start understanding what credit is, how a mortgage works and essentially living your life as an adult you see how things can change for you within an instant and the challenges that brings along with it. It is unique to find somewhere that gives back so much to the town it grew up in, but also so much to the general public across the country too and I wanted to be a part of that.

I became inspired to join the organisation when I met the man who first set up the organisation to help Police officers who, at that time, could not access basic debt solutions without having implications on their career. All great companies have humble beginnings and PayPlan was no different to that. Originally starting out operating from a garage, it has gone on to be one of the largest employers within the area and helps thousands of people with debt issues every week. I was in awe of this man who took it upon himself to make a difference to those that need it the most. It was a very personal mission of his and 24 years later it still is. I knew I had to work for him and I knew this was the place I could make a difference myself.

I started with PayPlan as an adviser 11 years ago within the Debt Management department supporting clients through their plans. This was the most humbling job I have ever done; helping people through some of their most challenging and dark periods of their life really does give you job satisfaction. I feel lucky to have a job that allows me to go home and feel that you have truly helped someone with their life every day I go to 'work'.

I went on to work with the Helpline team which takes new enquiries from the public at the moment they need help. This was one of my career highlights, working in such a high energy department and seeing how lives can be put back on track within one call was a place I wanted to call home, well my second home at least. It was indeed my home for many years as I went on to manage the team and put my debt advice skills into good use in another way entirely. I always made a conscious decision to remain client-facing and dealing with debt case work to ensure I maintained a clear understanding of the current issues and I think that's a simple but practical way to remain focused and to understand what is happening at the heart of the business.

More recently I have changed roles to work as a Partnership Development Manager which is my perfect role. I now get to meet new people every day and provide them with information about what we can do to help someone facing a debt problem. I look back at my very first job working as an ice cream man and although it seems unrelated to my job now I can see how this has provided me with plenty of transferable skills. Providing excellent quality service in a timely manner is something that any organisation working with the



public should strive for. It also provided me with knowledge of the difficulties self-employed people can face and the complex nature of running your own business. I've seen first-hand how difficult and stressful things can get when you have an irregular or seasonal income coming into the home and having to juggle regular monthly household bills. It's comforting to know that help is at hand through the specialist work we do to assist those with a self-employed income and are struggling with debt.

Brian Williamson



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Brian's story

I was born in September 1949 in Romford when it was a market town; much more a part of rural Essex than the Greater London metropolis in which it now sits. I attended St Edward's Church of England Secondary School and belonged to another local church choir. I have always loved singing many types of music and on Saturday afternoons in the wedding season, my fellow choristers and I could earn half a crown a wedding and go home with a very useful ten bob.

My earliest recollection of singing solo in public was at the tender age of 3½. The occasion was a street party to celebrate the coronation of Queen Elizabeth II and I sang a song popular at the time. I believe it was called "In a Golden Coach".

As I progressed through school and into adulthood, my life seems to have been filled with singing, sometimes with choirs and often singing solo. I particularly enjoyed performing in Gilbert and Sullivan and other light opera productions.

As a teenager and into my early 20s, my regular weekend pastimes would include playing rugby and going ballroom dancing at my local Victor Sylvester dance studio.

**My earliest
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I left school just before my 18th birthday. Instead of following my dream of becoming a professional singer I took a position as a junior clerk with a firm of solicitors in Ilford.

This firm was originally founded in The Minories in London and they banked with the Bank of England. They had some wealthy clients. Most afternoons, on the company's season ticket, I would go into London to do back office work in the High Courts of Justice Law Courts, visit the Bank of England, do company searches or, in those days before bank transfers, attend solicitors' firms to pick up title deeds and hand over bank drafts to complete our clients' house purchases.

That railway season ticket came in handy at the weekends. I became quite a regular in the non-ticket queue outside The London Palladium on a Sunday afternoon.

While with the Ilford firm, I started half-day release to study Law. This was initially at Chelmsford College, but continued at various colleges – and with a succession of employers – for the better part of ten years, throughout my developing career. Then, around the time of my second son's birth, I passed the final exam for a degree level legal qualification as A FELLOW OF THE INSTITUTE OF LEGAL EXECUTIVES. That meant I had a degree level qualification in Law!

Along the way, I worked for three different local authorities, two different firms of solicitors and dealt with matters including: house purchase; mortgages; housing committees; mortgage and rent arrears court cases; applications for, and the issue of, improvement grants and qualification certificates*. I also spent around 18 years as a financial adviser, selling life assurance and investments for two life companies and an accountant.

(*Qualification certificates were issued to landlords who wanted to get a 'fair rent'. In many cases they could not do that until they'd had an improvement grant to put in at least an inside toilet. At that time, lots of the properties around Romford were just two up and two down, with a scullery round the back and no bathroom. People wouldn't have the money to convert upstairs, so the kitchen annexe would be extended with a ventilated lobby between the kitchen and the loo, providing a toilet out the back. To do the work, the landlord would get an improvement grant and, once inspected, they'd get a qualification certificate to allow them to get the 'fair rent').

It was on 1 January 2000 that I set up my own business as a self-employed Willwriter. For the last 16 years I've worked for myself and occasionally part-time for others.

I'm now drawing my pension, have nominated myself as semi-retired and am aiming to reduce my working hours to just three days a week and three weeks a month.



Worst piece of advice received by me?

The worst piece of advice was probably the best intentioned. Basically, look for a job that paid well without considering whether you would be happy doing it.

One piece of advice I offer to everyone:

Follow your dreams! You're a long time living and if you're doing something that isn't what you really want, you get stuck in a rut. I believe I was born to sing, but I cut it out because of security and wanting to make a living. Whenever you look at successful people, they appear to have one thing in common: They had a dream to do something and it wasn't just a dream. They converted it into something they were driven by. Whenever you see people giving you advice on careers and life, believe in yourself. Don't be put off by people who say, "Oh that won't work!" It might not work for them. But they are not you. Through networking, I've realised that my life might have turned out completely differently.

What is my advice to someone wanting to set up their own business?

Get a plan first. I fell into my business. It was years before I realised what I ought to be doing. I never planned what it was that the business was meant to achieve long-term. Remember: profit is the goal, but on an everyday basis you cannot go anywhere without cash flow.

The HBN Connection:

I've been with HBN for 24 years, since it started. Seen people come and go. Some are clients. I'm a sole trader, I work from my own back bedroom and I'm comfortable with HBN. It's company. It's somewhere to go to meet people with a similar background, to chew the cud and put the world to rights. Perhaps get some good advice, or perhaps just relax with friends and have fun! At the end of the day, is it a crutch, is it comfort? I don't know. I'm comfortable around the people here. I might not get any business out of it, but I don't care. It's become an enjoyable habit.

Chris Thomas



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Chris's story

I was born in Sheffield in 1956 and then destined to spend most of my youth abroad. True love had broken the divide between the post-war occupiers in Germany when my father, a young corporal with a sense of humour, married my mother, an unfailingly sunny young German gym teacher. The army moved us from posting to posting and I left Yorkshire at the age of two, my sister was born in France, and I did not return to living in the UK till I was eighteen. We might not have been wealthy financially, but we were rich in love and laughter.

The most important life lesson I learnt was, that people are people, wherever they are. The second lesson was, that people will pigeonhole you to match their preconceptions! As a child I was classed as typically German in an English environment, and quintessentially English in a German one.

The warmest childhood memories came from our years in Singapore. My mother insisted that we didn't simply live in the army camp but out in the real world. We moved to a bungalow by the beach on the boundary between a Chinese and a Malay village (or Kampongs as they were then known).

This was still a rustic environment, where you could wander past the offerings to the spirits in our banana tree and roam amongst palm leaf thatched huts. You might hear the clicking sound of ma-jong pieces from a current game amongst the men. If the Chinese theatre was visiting, you could squat on the temporary seating with a stick or two of sugarcane to chew, as you watched the masked and marvellously dressed actors whirl through a play, accompanied by strings and cymbals.

It was here that I first remember an interest in living things. Wandering under a searing blue sky along the beach you might find large horseshoe crabs, living fossil survivors from the Ordovician 450 million years ago. If the tide was out, there would be mudskippers ogling you with their

If the tide was out, there would be mudskippers ogling you with their bulging eyes, before skipping away to safety.

bulging eyes, before skipping away to safety. Above all, there was the shell mountain at the nearby lime works. You could climb – crunch, crunch – this schoolboy collector’s dream and never tire of finding the next most beautiful seashell, only to discard it for an even more precious one.

Posted back to Germany, the first years in the comprehensive BFES Kent School were marred by bullying, an inevitable consequence of being an outsider who actually liked to learn. I also spent some time in the German education system, which by contrast was competitive and results driven, and challenging in a different way.

Lacking Latin, I could not advance to a higher German school after achieving the German ‘O’ level equivalent. Instead, I went to a Waldorf School, based on the anthroposophical principles of Rudolf Steiner. A great and holistic experience. Once scared of maths, I learnt trigonometry here without difficulty. We spent a week mapping one of the small North Frisian Halligen islands. There, in the evenings, we sat in a circle, reading out or telling ghost stories as there was no TV or radio in the youth hostel where we slept. It was said that in times of storms and high tides, the people on one island would pray that the dykes on neighbouring Halligen would fail, so the sea level would drop and their island would be spared flooding.

I returned to forces education at BFES Queen’s School, Rheindahlen, to do my ‘A’ levels in the three sciences. Those years attracted a more eclectic group of students with, for some reason, a fascination and enjoyment of the Goon Show. We promptly renamed ourselves and one class had three Neddy Seagoons, differentiated as Mk I, Mk II etc.

We had an enthusiastic Welsh biology teacher with the slight impediment that the sight of blood made him faint. We only discovered in a practical on blood group testing. My friend (Neddy Mk I) pricked his finger and only then remembered that he was a haemophiliac. All the while he produced a gentle but steady stream of blood drops. Desperately trying not to faint, our teacher had to tell us what to do from a distance.

The decision loomed on what to do next, after my ‘A’ Levels. I found myself trying to choose universities in a country that I had not lived in since the age of two. Our biology teacher was so enthusiastic about



'The Mountains, the Sea and the Daffodils' that I put down Aberystwyth as one of my choices.

Coming to live in the UK, and Wales in particular, was a bit of a culture shock. Apparently, the world was not divided into Officers & kin and Lower Ranks & kin (to which I belonged). There were apparently still strong tribal groupings known as the English, Scots, Irish and of course, the Welsh. In 1976, I had landed in Aberystwyth on the border between North and South Wales – Diolch Yn Fawr! It was said that you either loved or hated the place as a student and that a good 30% departed during the bleak winter days.

I loved Aberystwyth. When not studying, you could go down the hill to the windswept promenade. On really stormy days, the crashing waves would break upon the sea wall and throw pebbles over the top of the three storey Alexandra Hall into the street behind. On calm days, you could wander along the cliffs. A good friend David, a mature law student from Blaenau Ffestiniog, introduced me to the Welsh hills and the graveyards where his stonemason father and grandfather had work on display. Having learnt the art of working stone by hand too, he would proudly comment with a grin, "I helped on that one".

My knowledge of Britain grew gradually. I began with a line from Dover to London to Birmingham to Shrewsbury to Aberystwyth – the route to and from Aber' from Germany. Over time, new places were then mentally slotted in – north or south of the line.

Time flew. In the final year I met my future wife, Jane, and also had to come to a decision on what to do next. I enjoyed researching for my Biology degree final year and began looking around for possible PhD studentships. In 1979, an Aberystwyth offer came through first, so I reluctantly forewent the opportunity of a Zoology PhD and living in the red-light district of Southampton (where the cheapest student digs were, apparently).

Professor Mike Hall ran a group researching plant hormones, in particular, ethylene. Ethylene (a gas) is the hormone plants use to stimulate ~~DEATH~~. A bit drastic you might think, but very important. For example, a row of cells at the base of a leaf is programmed to ~~DIE~~ to help the leaf cut itself off from the rest of the tree and fall in autumn.

Science at the time thought, that if there is a hormone, there has to be a receptor molecule within the plant to which the hormone binds. I was part of a team trying to characterise and isolate this ethylene receptor. My first important lesson was to learn about beans and bean plants. Beans bind ethylene. If you want to know if a plant is a bean plant – I'm the man to ask. (Ethylene also ripens fruit. I can now safely identify a banana).

By the end of my PhD, I had convincingly described an elongated molecule that bound ethylene. The next PhD generation could take up the reins.

My first postdoc position was at the former National Vegetable Research Station in Wellesbourne, near Stratford upon Avon. Here I worked on bigger molecules, plant viruses, as part of a team run by Dr Ron Fraser.

This was the dawn of genetic engineering in plants. Our aim was to isolate and sequence the DNA of a particular plant virus; one that actually made plants resistant to serious virus attack. We were pipped to the post by researchers at the John Innes Centre if I remember correctly. However, in addition to bean plants (and bananas), I could now identify tobacco and tomato plants.

The experience did win me a permanent post at Twyford Plant Laboratories (TPL), in Somerset. I joined a team as a Senior Research Scientist looking at different ways to make plants resistant to viruses. Jane and I lived under the shadow of Glastonbury Tor and possibly on a ley-line. One of my memories is cycling to work across snowy country lanes, having to stop every 20 metres or so to remove the snow that had clogged up the wheels to immobility.

TPL was a commercial company and I successfully survived two cycles of redundancy before joining the part of the company that was bought out and transplanted to Cambridge. At the new opening we asked our new owners why they had bought us. "Well, it was either buy you or pay for a week's advertising campaign in a major newspaper!" That put us in our place.

I worked on a number of projects, the most important of which was trying to make potatoes resistant to potato cyst nematodes – a century old epidemic still haunting our fields. My team collaborated with Leeds



and York Universities. The company ran GM trials, so we had days out of the lab planting potatoes in cold April mud and harvesting under searing summer sun. I now know a potato plant too when I see one!

At the end of 2003, the parent company decided to direct its efforts elsewhere and I was part of redundancy round III, after 20 years in research. In a sense it was a relief. I enjoyed the lab work, but now it was all project management, whilst others did the fun lab stuff.

I had learnt all about DNA, cloning and sequencing, GMOs etc. I could now identify beans, tomatoes, tobacco, potatoes and Arabidopsis (a weed important in plant science) and of course, bananas.

What could I do next?

Time for something totally different! I set up my own company, Milton Contact Ltd. My aim: To help UK businesses enter the German Market, using my intercultural skills.

Now – I run a publishing company, but that's another story!

What would I say to others wanting to set up their own business?

If you are thinking about setting up your own business, do your research, seek advice and Go For It! If you don't try you can't succeed.

There are many free or low-cost courses for business start-ups. It's a good way to learn and meet others in the same boat.

I would also recommend you look around for a friendly business network. The support, information and experience that is shared is invaluable – and you make good friends too. I've been a member of the Huntingdonshire Business Network (HBN) for 12 years.

David Cartwright



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David's story

I originally came to this area in 1971. I am Canadian born. Born in Toronto. I lived in America until I was 11, in Michigan. I had a fantastic childhood, loved it. What really stuck to mind was playing ice hockey, baseball, fishing and beautiful nature. Nice people, my best friend was building a house next door and proper weather seasons. Cold winters, hot summers. You could have a barbeque and know it would be sunny. A lot of open space; everything seemed bigger in America,

On moving to Huntingdon I didn't realise I was moving back to my father's family roots and that I had an interesting family history that was about to unfold. As time has passed, I've rediscovered connections with many old families and businesses in the area, many of which are still about to this present day.

My grandfather worked for General Motors in the UK. One day, he made a sales appointment with a Mr Murkett, who was selling bicycles at the time, and said, "Would you be interested in cars?" The rest is history! He later met my granny at a tea dance at The George Hotel. My great aunt lived in Brampton and my father was born in Buckden.

My father worked for Perkins Engines in Peterborough and was sent to North America to open and find new dealership opportunities. This lasted for twelve years in Canada and the US and naturally came to a time in his life when he wanted to return to the UK, because holidays tended to be coming back to see parents in Cambridge and Bedford.

He had an opportunity to work with his brother in the shelving and storage industry. He was a Dexion distributor and his business was the Equipment Supply Company or Anglia Equipment Supply – there were two names. So he (my father) established himself in the shelving world and a bit like the butcher's son, I was drawn slowly in to this world. As a school boy, in the holidays, I used to build racking for extra money. I enjoyed it because it was a bit like a "big boys' Meccano", and I got satisfaction from building things, banging things with rubber hammers, screwing up nuts and bolts and building all manner of structures.

On first arrival to Huntingdon aged eleven, I did feel a little disappointed after being told that I got to live near a castle. I was

hoping for real stone one. Castle Hill, located near my home, is more of a hill with a ruin on it, a motte and bailey bump. I was hoping for a castle as seen in the movies.

I went to Hinchbrook School here in Huntingdon, where I did my A-Levels. And in doing so, whilst learning local history and how Huntingdon had changed since the First World War, I found I had more in common with the people and area than I thought I had. My grandmother lived near the Iron Bridge in Croft House and my great grandparents had a grocer's shop on the High Street.

I enjoyed it because it was a bit like a “big boys’ Meccano”, and I got satisfaction from building things, banging things with rubber hammers, screwing up nuts and bolts and building all manner of structures.

The shop was called E. Dear and Son, High Class Grocers, Wine and Spirit Merchants. My grandmother said they were ‘high class’ because they were one of the first shops to deliver to the bigger houses outside the town. She told me that the delivery man, whilst out delivering, would sometimes stop at the pub for a beer or two. And it had been known for the horse to have delivered the driver back to the shop and be found asleep in the stables the following morning. An early version of auto pilot!

My grandmother, Iris, would lapse into stories and tell how she went to school in the now Cromwell Museum and played with the Elphick children.

I studied Business Studies, and the idea of working with my dad was an appealing one. I first cut my teeth in London, where I worked for a few Dexion distributors and also met my wife, Anita. She is from Finland and was a TV journalist at the time. Anita introduced me to Finnish life and its traditions and we eventually got married in Helsinki Cathedral. Finland is a lovely place and influenced me a lot, with all the forests and wood houses so common there. So much so, Anita and I are self-builders and built our own house in Huntingdon. It is a timber chalet and is very modern open-plan with wooden beams, full of energy saving devices and lots of triple glazed glass. Key design



criteria were no draughts, no carpet and a good shower! I am very practical and like to get my hands a bit dirty To this day very often I will be the foreman on many of my installations.

The family company at the time was a small business, but well established, and run by my father and my uncle. My father was the sales, gregarious, sort. I had a lot of respect for him, and because I had cut my teeth elsewhere, I didn't have to prove anything. I knew I could bring energy and new ideas into the business, whilst he had skills of salesmanship and leadership which I wanted. Unfortunately, he died very early at 55 with cancer, so I was then working with his brother. He was a fair man, but we didn't 'gel'. We had different aspirations, different directions. I left and then I worked for a number of shelving manufacturers for a while, based in Colchester and Luton. But, unfortunately, like many manufacturers in the UK in the late 1990s, they tended to be uncompetitive. Two of the companies I worked for went bust and were taken over.

It was a time to take stock of my life. I was fed up working for other people. Many of my old customers had started their own businesses in these uncertain times and I thought, why not me? I realised that the only person who was going to look after Mr Cartwright was me. It was something I had been thinking about for many years, but the safety of a pay cheque had always put it to the back of my mind.

I took the plunge. I was definitely out of my comfort zone. I thought, 'New century, new Dave Cartwright.' The rest is, as they say, history and here I am, 15 years later. It's not been easy, but I definitely feel I've grown for the better as a business person. You hear stories of serial entrepreneurs failing at least once in their business before they succeed. I have kept going. Yes, the recessions were tough, but I can pat myself on the back that I am still here today. I learnt another valuable lesson; that as a small business, you need to be adaptable, to look for new product offerings all the time and not rely on one product. Keep your overheads low and you will weather the storm!

After deciding to go self-employed, I took some training with Business Link. It was very basic, but highlighted essential business strategies. It covered: creating a business plan; marketing; accounts; taxation; law; sales – all aspects of business. Much of this was familiar to me anyway, but it gave me that helping hand to progress with my plans. It

is a shame we now have lost Business Link in this area, especially as small businesses are the backbone of the UK economy. I remember Business Link saying, "Cash flow is king" and ironically, Business Link becoming my first customer. A small order at the time, but they took six weeks to pay! "Nothing to do with me!" my local contact said, but rather, how it was paid for by Head Office. Now, with hindsight, I should have said to Business Link, Pro Forma terms only with first order!

I got my first big nudge to work for myself when I was let down by a business I was working for. Funny how often a disappointment can lead to better things. I was doing freelance selling for various furniture manufacturers. The company I was working for was commission only, which was a real motivator. I recall an existing customer telephoning me and saying, "That last job you did for us, can you arrange for the fitters to return to come out to adjust the doors?" I replied, "But I've only done one job for you so far." I then realised that the company I was working for weren't being straight with me. They were cherry-picking jobs and not telling me about repeat new orders. When I confronted them, they admitted what they had done. I didn't lose my cool because you don't want to burn your bridges. We agreed that the relationship wasn't working and I stopped working with them. The owner of that company gave me a pile of leads quite unexpectedly, saying, "I don't do flip top tables. You can have all these leads for nothing."

I took the leads and followed them up. I knew a little about flip-top tables, prepared three options to present to a large pharmaceutical company. Each table had a different USP (unique selling point) and I presented each to the prospect. He knew two of the tables already, but liked the last and asked if I did chairs and chair re-upholstery. This resulted in my first order – £25,000 worth! I was now up and running. I learnt a vital lesson. Take more control and buy in products yourself to sell on under your own name.

Some personal thoughts on running a business

I found honesty is important in business, but it is shades of grey. Business isn't black and white and, I must admit, I have trusted people too much in the past. I've now learned that we all have two eyes, two ears and one mouth, and perhaps I should talk less and listen more.



And keep your business cards close to your chest. I am always looking for new ideas and products. I supply niche products from Sweden and France which have been successful.

Personally, being the owner of a small business can bring greater freedom and, potentially, a better lifestyle. But it is hard work. You don't mind the longer hours, because you are doing it for yourself, so you get greater job satisfaction and ultimately, being a small business gives you greater confidence.

Advice to my younger self

I would say, think of your working life as a series of stages. For example, it is a good idea to get another career behind you, good training and a pension. Then, after twenty years start up a business. I look back and think that would have been a smart strategy. That would be quite nice, as you have something to fall back on. But nobody tells you about these things when you are younger.

Another thing; I would not go straight into an industry familiar to you after finishing your education and perhaps have a good look around the business world – and maybe travel a bit. Inspiration is all around us. As a person you must have realistic optimism and a drive to succeed. I do feel the majority of small business people are multi-talented and could succeed in most businesses. I am sure that I would be in sales and marketing of some sorts.

I believe, running a successful business involves 10% inspiration and 90% perspiration.

Dawn Cross



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I am a human resources consultant, having bought into the Face2Face HR franchise in September 2014. I prefer the term 'people doctor', as I help businesses with their most important assets: their people. I work predominantly with small to medium sized businesses that don't have an HR presence on site and offer them access to outsourced HR support that is practical and bespoke to that business.

I deal with a range of clients from manufacturing, office, and engineering to hotels and restaurants. Catering is my specialism as my background is catering operations — running pubs and restaurants — so I understand that business more than most. My consultancy service involves (but isn't limited to) putting together employee handbooks, contracts of employment, restructures, redundancies, TUPE transfers, mediation, recruitment, training, performance appraisal and general day to day HR issues. I enjoy the diversity that HR offers.

One of my key strengths is working with managers, directors and supervisors, helping them become more effective people managers.

Call me on 01487 711959



Dawn's story

I grew up in small villages in and around Northamptonshire. I went to a village school in Whittlebury and moved to Towcester for my secondary education. I wasn't an A-star student, but left having done well enough to get some decent grades. I did enjoy school although I had always been a bit of a drama queen. I was passionate about singing and acting and played several musical instruments badly. So badly in fact, my violin teacher asked me to give it up after trying my best for two years!

Drama had been what I wanted to do from a very young age, but my mother wasn't very keen on this idea. In order to get me back on a path more suitable, she marched me up to RADA (an acting school in London) to have an informal meeting where they naturally were extremely polite and said it would be a question of being in the right place at the right time and perhaps it would be a good idea to have a contingency plan. My mother had it all worked out and suggested I train to be a make-up artist, but before we went down that route I worked for a year in two different beauty salons on a YTS scheme and I also would regularly help out in the pub-restaurant that my parents ran.

I then moved into the YWCA in Nottingham and spent a year at college qualifying as a beauty therapist. I'd had a relatively strict upbringing and suddenly there I was, 18 years old, with no restrictions on how to live my life. On the whole, I'd been an easy child and hadn't given my parents any trouble, but now the world was my oyster and I suddenly had the opportunity to do everything I shouldn't do! That was one of the best years of my life.

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When I left college, I went to work at Ragdale Hall Health Farm which was, well, hard work: seven or eight massages a day, lots of facials; it

was very intense with quite long hours. I lived on site which meant I didn't have much of a social life. I managed a year then left to go and work for the Tayo Clinic beauty salon – again for around twelve months. It became apparent to me and my work colleagues after two and a half years in the beauty industry, that I wasn't really the ideal fit and I suppose that 'it' didn't really fit me. Keeping yourself immaculately painted and presentable on a daily basis requires some dedication to the cause – even at that age! The pay was awful and I really wasn't enjoying it and so I decided to go back to college.

This time I chose my course with a lot more thought! The experience I'd gained working in my parent's pub and restaurant I had really enjoyed. Staying in Nottingham, I then decided to study a two year BTEC Diploma course in Hotel and Catering Management which I funded myself by working in bars and restaurants. This time I felt it worked for me completely and I thoroughly enjoyed my time as a student.

I joined Trust House Forte at 21 – starting at the bottom as an Assistant Manager, living-in and earning around £2,000/month. I gradually worked my way up and by age 22, I was one of the youngest managers to get my own site in Bristol. I ran, and opened, lots of Harvesters and Dome café bars in and around London: high turnover, high volume, 250-300 covers, 2-3 managers and 30-40 staff. I opened the very first Dome Café-bar to go into a hotel – the Regents Palace Hotel in London – working with them to design systems and processes to integrate with the hotel: for example, which guests were having a Dome Café-bar breakfast and who was having a Regent Palace Hotel breakfast and then ensuring the costs were allocated accordingly. The reporting lines were blurred (hotel manager versus my regional manager, which could make it quite a difficult environment to work in, but they were also very exciting times and I loved it.

I did learn some hard lessons though. A woman, a young woman, running male-dominated businesses was challenging. It's not like that now but it was in the early Eighties. Particularly a Harvester for some reason. Out of 100 male managers there would probably only be two to three female managers. You had a lot to prove. I worked extremely hard and the most valuable lesson I learned was that it was quality not quantity that mattered. It was the effectiveness of what you did, not the



time spent doing it that got results. They always say that the sign of a good manager is what is achieved and how the business is run when you're not there.

I was with Trust House Forte for almost eight years. They were excellent employers with a great reputation for offering in-house training and support for new recruits. I had done numerous courses and training whilst I worked for them. Equally, as a manager I trained many trainee managers to be able to run their own sites. I spent some of my time on the road opening new restaurants, delivering in-house Trust House Forte training for QA, H&S, complaint handling, customer service etc. Eight years seems a long time nowadays to be working for one company, but it didn't feel like that – in reality I had actually worked in different sectors of the business. I felt it was time to move on, as I was in a new relationship with my husband-to-be, John, and we were both ready to move out of London.

We moved to Ely in Cambridgeshire in 1993 as I was offered a role running the High Flyer – a pub/hotel/restaurant. The new owners had panicked and decided, after sacking the first manager, to have someone with experience to get the business open and operational. It was a dream-job and a fantastic opportunity for me. A new venture handed to me on a plate, but with little risk and getting paid for it. It felt like my own business. All the skills I had learned from running the Harvester and Dome brands I brought to the High Flyer, but, as a one-off site, I also was responsible for the marketing, recruitment, inductions, training, budgeting, costings, menus and wages and putting in management systems.

I lived-in, worked like a Trojan and managed to completely turn the business around. During my three years, takings increased from £500 to £10,000 net per week. It took a lot of hard work and passion. Long hours – weekends and holidays; you're on call all the time. You need to really love the industry to make it work and I did. It was whilst I was working in Ely we had our first son, but bringing up a family in a pub was not what I wanted to do; I needed to find a role that would be more suitable with a family.

My next move was getting a position at the family-owned department store, Eaden Lilley in Cambridge, running their 250-seater self-service restaurant. This restaurant, was a "theatre of food" and offered an

amazing array of fresh and homemade dishes and desserts. The food was incredible and I had a great team. I gave the long-established restaurant a bit of a shake-up and one of the changes I made was to run theme nights. Eaden Lilley opening in the evening was unheard of. I also opened a Brasserie on the lower floor. The restaurants did extremely well – earning more than 50% of the store's takings. Unfortunately, and I don't know if you remember, but after much consideration the Eaden Lilley family decided to sell the business; the property was worth more than the business. The decision was taken to sell in 1999 and everyone was made redundant. It had been a very happy time in my life professionally and personally, and I had my two other sons during my time there.

I decided to finally take a bit of time out and spent a year at home with my young family, eventually going back to work a year later to manage a fast-food franchise (Hot Stuff) in Peterborough. It quickly became apparent, however, that there just wasn't enough footfall to justify my salary and so I put a junior manager in place and went to work with a friend of mine at Fenmarc Produce in March in my first HR role. It was there I got my understanding of HR from a corporate point of view. So, although I'd been a manager in previous roles, we didn't have central human resources as such in those days and certainly not in the way we know it now.

It was a really good grounding for me. But a steep learning curve. Having been a manager most of my working life – suddenly I had to be a team-player and 'fit'! I can probably honestly say that I really struggled with that. But fit I did. I accepted that I was no longer a manager, but a coordinator, and found a way of adding value and it was certainly never boring. I audited agencies, assisted with day to day HR, facilitated all the training and development and overcame my biggest challenge – learning how to use a laptop.

My next move was Papworth Hospital as their HR /Training Manager for Sodexo, where I stayed for 3 years. I thoroughly enjoyed my time there, particularly working with managers and supervisors and helping them become more effective in their job roles. I was also involved in running the cleaning contract – something I hadn't done before. The benefit of working at Papworth was that, although I was working as the HR/ Training Manager, there was a restaurant on site and it was very easy for me to 'help' with that aspect of their business. I put in a stock



and order system for them, for instance. I had the best of both worlds; managing again, as well as the catering interest. Unfortunately, however, it was only part-time and the pay was not great.

Luckily, I was offered a job at Allpress Farms. Again part-time and, with no conflict of interest, I was able to stay at Papworth and accept this new role. I successfully worked between the two businesses for three months before Allpress Farms' asked me to work full-time. The Gangmaster agency had their license revoked which meant we were no longer able to use that agency. This had huge implications for the Allpress brand, whose sole supplier was Sainsbury's. It became necessary for Allpress, Produce World and Sainsbury's to work together to ensure and demonstrate we were ethically looking after our workforce, the majority of whom were Polish. During my previous role at Fenmarc, I had worked with most of the local gangmasters and also gained a good understanding of the relevant regulations that ensured compliance with the ethical responsibilities required, and this experience proved to be invaluable to this process. The result of this exercise resulted in Allpress Farms growing from 20 employees in the office and tractor drivers etc., to suddenly having 50+ workers in the factory – all of whom were on direct contracts. This of course meant that the HR role needed to be full-time. This suited me perfectly, as my children were all now at primary school and the Allpress role and commute fitted in perfectly. So much so, I stayed there for 5 years. I felt I really made my mark there: various training awards, Investors in People award, zero non-compliance from an ethical audit and generally put in various operational processes and structures that I was very proud of and made a difference to the business and the employees.

After five years though, with everything in place and running smoothly, the role had peaked and I was made redundant. This coincided with my children's school summer holidays, so the timing was perfect in that I was able to spend some quality time with them, but once they were back at school it was time for me to find a new challenge.

I was getting quite a few interviews, but I wasn't being offered any roles. I was getting knock-back after knock-back which really started to get de-motivating. It was quite some time later, around a year, that I started to think about consultancy as a possibility and ended up having a meeting with Face2FaceHR. It was during that meeting that I

realised it was a franchise and I got very caught up in the excitement of it all. The owner wanted to concentrate on the franchise part of the business which would leave me to concentrate on the clients she was prepared to hand over. My mother offered to lend me the franchise fee. Wonderful. However, with hindsight, I didn't really think it through properly. If I'm honest, I think my approach was 'I can do this! I can find clients easily'. The networking side of starting a business I found very difficult. I couldn't understand why clients weren't materializing. They of course have eventually (although there is room for more!), but the whole process has been a very steep learning curve. Being a consultant is very different to being on the ground as a manager on a daily basis. I have adapted to that and settled down to it. The relationships I have made through networking have been amazing. It's as if they're your work colleagues. I haven't got any business through networking yet, but it is a fantastic support network and it takes time to build relationships. The businesses I have taken on have been through word of mouth and recommendations from my existing clients. It's fantastic that I'm also working with businesses that I have a lot of experience and skills with, such as catering, hospitality etc. I feel I am building a business that I can be proud of and adding real value to the companies I am working with.

I'm in a good place now. My boys are all very bright and nearing the end of their school education. They all work hard and play hard. They are all planning to travel – something we encourage. We have been very fortunate to have had some fantastic holidays. And hopefully we will travel a lot more with or without the boys.

John and I love to dance and spend many a night practicing our salsa and ballroom. On my bucket list is to dance at Blackpool Tower; hopefully we will look to do that next year.

My words of wisdom would be, to always try to treat people as you would like to be treated yourself. Be motivated. Have a good work ethic (all my boys had a paper round on their CV!) and a good work-life balance. Something I have achieved. Financially, it can be difficult, as I don't earn nearly as much as I was doing when in full-time employment, but I've learnt so much. You have good days and bad days, but if you set yourself bite-size goals, you can achieve a lot. Do what works for you. Life is too short. Go to sleep happy.



HBN are my networking buddies. I feel I can add value. I'd like to think I can bring something to the table. It's different. I realised I am 'only' networking and I'm not getting paid for it, but it is work. I am working. There's a mixed bag of specialisms in the room and we all have something we can add. I have been to a lot of networking groups but this is only one of two that I have actually joined and feel part of.

Deborah Loza



Beautiful Birth Hypnobirthing & Baby Massage

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Transforming birth experiences through
Bespoke Hypnobirthing Courses and
Birthing4Blokes programmes

The late 90s became a challenging time for me as I found myself unexpectedly a single mum of two. As a busy NHS midwife, trying to juggle shift work and childcare, I moved to Cambridgeshire and closer to my family.

I loved my work. However, the NHS became an increasingly stressful environment, I searched for a less stressful way to continue working with mums and babies which led me to discover Hypnosis for Childbirth.

Over the years I'd seen far too many women experience negative and traumatic births. Consequences that stemmed from being fearful and anxious.

Research points to the many benefits of combining mindful hypnosis and relaxation so I decided to train to become a Hypnobirthing practitioner.

I can honestly say this has been one of the best decisions I've ever made. My years of experience in the medical world, coupled with my hypnobirthing training, gives me a unique ability to provide the emotional support and professional guidance women need if they are to experience a positive birthing experience.

Visit www.debsbeautifulbirth.com/specialbookoffer



Deborah's story

I have always loved my work as a midwife; the enormous responsibilities, professional judgements and decisions I've had to make when caring for a woman in labour, always ensuring she had a safe and comfortable birth, with minimal intervention and pain relief, ending in the best reward of all – lifting a pink wriggly baby up into the arms of a tired, but happy, mother.

But as a former NHS midwife, it had its drawbacks; working unsociable hours, holiday restrictions and far too many Christmas mornings missed watching your children's faces, as they open their presents.

So what keeps me motivated as a new business woman as I face new challenges every day? Becoming familiar with 'Business talk'; pricing strategies, branding, logos, not to mention market research, Facebook ads and the ideal client.

Back in 1995, as a new single mum, with two little ones, we weren't your average young family, happy to spend one week a year in our local Butlins, playing Bingo every evening amongst noisy British families in smoky darkened rooms.

For us, it would be exciting 'adventure holidays', packing up the car with tents, cool boxes, body surf boards, even roller blades, and not forgetting a big map of France; no Sat Navs then!

One year we would drive to France exploring rock climbing, abseiling, or kayaking along Brittany's narrow rivers, with overhanging willow trees, eating baguettes, brie and grapes. We made a raft with barrels and rope, with other teams of children and adults. Once completed, we'd push off along the winding river, amongst the sounds of splashing and laughter.

Then there were the cycling adventures, along disused railway tracks in the heart of beautiful Derbyshire, exploring deep dark caves in the hills.

I revelled in the excitement of planning future family adventures: California to visit friends; New Zealand to visit Grandparents and Corfu with Nannie to chill out.

As the children became teenagers, to satisfy my yearning to travel and venture out exploring new exciting places, I found myself walking the Inca trail, along with 48 other 'Trekking'. We would be woken at 5.45 every morning, by a squatting Peruvian porter outside my tent, offering me bitter herbal coca tea.

After a hearty breakfast, pulling on my boots, walking stick in hand, we'd head up the trails, ascending up and over Dead Woman's pass at 4,200 metres, the highest point on the trail, towards our destination and highlight of the trip - Machu Picchu.

Fast forward to 2012, I travelled alone again, desperately not wanting to spend Christmas by myself, as my children were with their father.

This time, bereaved and feeling quite numb and overwhelmed from the previous four months' traumatic events, having lost my mother to cancer, I decided to travel to a beautiful country that I had visited many years ago. This time, not trekking amongst the villages and valleys of the Nepalese Himalayas, but volunteering in orphanages or 'happy homes' as they are called. I, and two young German volunteers, would set off hand in hand with the youngest of the children to their nursery school.

All along the familiar route, we would look up at the amazing Annapurna range of snow topped mountains, gleaming under the sun and deep blue sky.

Memories that will remain with me forever.

As you can read, I love to travel and explore, meet lots of people, eat different foods and enjoy breath-taking scenery (even Mount Rushmore, not so awesome now).

All along the familiar route, we would look up at the amazing Annapurna range of snow topped mountains, gleaming under the sun and deep blue sky.

This is what I love about my work today; varied and interesting, of course challenging at times, especially at 2am calming a baby with Colic.



Because I've worked with childbirth and newborns for many years, I find it so rewarding to teach and support couples during their hypnobirthing journey, helping them prepare for a positive and calm birth. This work fits in smoothly as a Maternity nurse, supporting, encouraging, and guiding new parents how to care for their baby, whilst they try and adapt to many disturbed nights!

My favourite and most satisfying role, is being a Baby massage Instructor, facilitating small groups of mums with their babies, showing them different massage techniques, and helping them to recognise each baby's unique set of cues and non-verbal vocalisations.

One thing for sure, as my work develops and progresses, my passion as a Birth worker will never dwindle, and I will always enjoy travelling and exploring new places ... My next trip? The Canadian Rockies, Vancouver Island and whale watching!

Graham Buck



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We help businesses achieve growth and excellence. "If you don't do it excellently, don't do it at all. Because if it's not excellent, it won't be profitable or fun, and if you're not in business for fun or profit, what the hell are you doing there?" Robert Townsend (Avis, 1960).

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Graham's story

How things work has always fascinated me. From a very early age, I was forever taking mechanical things to bits. When barely tall enough to see onto my father's workbench, I decided to take apart an old-fashioned alarm clock (the sort with 2 bells on the top) in an attempt to find out what a 'tick' might be. I never did find out, but did discover that I had a knack for reassembling things such that they worked rather better than previously.

At an early age, I promised myself a 40th birthday present of a year off. The big 40 arrived, all was set, and off I went. The time off had by now evolved into a project to understand how business worked in a couple of widely-differing cultures outside Europe. The chosen destinations were Goa in India and Santa Monica in California. Both are west coast states, both have equable climates and lots of palm trees, but thereafter are very different.

Unlike much of India, in Goa all the main religions seem to coexist peacefully, there is no formal prohibition on alcohol and most people seem keen to get on well with most people. This rather explains the Goan attitude to business which is, in essence, 'The climate is wonderful, the beer is cheap, so relax and stop fussing about business.'

The chosen destinations were Goa in India and Santa Monica in California. Both are west coast states, both have equable climates and lots of palm trees, but thereafter are very different.

Santa Monica is rather different. Superficially it is also, like Goa, a relaxed beach-focussed culture. On the famous concrete track that runs for miles along the beach there really is an astonishing number of fit, tanned and good-looking people running, cycling and roller-blading in the perfect conditions. However, all is not as relaxed as it seems.

At a light-controlled pedestrian and cycle crossroads, as a Brit I was not about to wait for the lights to go green and made to step off

against a red. A man, who on appearance might have been characterised as 'retired hippy', put his hand on my shoulder and said, in a firm but friendly way, "I wouldn't do that, buddy. And furthermore, let me guess that you are a Brit. Who else would go against the lights?" What followed was a short and friendly chat with him ending with the words, "If I may offer you a thought, it is that this is the land of the free – free to conform, that is."

The year off became 18 months, and then there came a loud coughing from my bank, the gist of which was "Sorry to bother you, but might we return to the arrangement whereby you bank with us?" Oh dear! This sounded depressingly like the need to find a job.

By happy coincidence, there appeared in the Telegraph an advertisement from an outdoor centre (not Outward Bound, but the same sort of idea) saying, 'Business Development Manager required.' The centre, a delightful setup just outside Tunbridge Wells in Kent, had been set up some years previously to bring outdoor activities to younger folks. Like other similar setups, it was finding matters tough financially and decided to go into management and team development work to augment their income. What was lacking at the centre, was someone with the necessary business knowledge and skills to go out and meet prospective client organisations and design outdoor programmes to address their organisational issues. In short, I became their first Business Development Manager and enjoyed four very active and successful years in the role.

To give me a recognised approach to designing training and development courses, I gained a qualification with the highly-regarded CIPD (Chartered Institute of Personnel and Development).

This was my first provider-side experience of training and development. This, given my fascination with things mechanical, led me to ask, 'Could the principles I applied that improved mechanical workings be applied to businesses?' (That principle was to understand how the components work with each other and then seek ways of improving the results or output). The answer was 'yes'.

My time at the outdoor centre was both demanding and enjoyable, but I had a growing conviction that what I really wanted to do was work on the development of organisations overall and not just parts of them.



I had also come across NLP, Neuro-Linguistic Programming; a remarkably effective way of understanding why and how people did what they did. By understanding motivation, actions and consequences, it also gave people the ability to change their outcomes, rather than just accepting their present circumstances. In a continuous and intensive period of study and training, I qualified as a Practitioner, Master Practitioner and then Certified Trainer of NLP. This means I can now train and certify others as NLP Practitioners and Master Practitioners, and have hugely enjoyed doing so.

Time for another question of myself. Could I combine my fascination for improving how things worked with my training and NLP qualification and general business experience, to produce a truly effective organisation that helped others realise their business ambitions?

The answer was 'yes' and on the 5th of December 1995, I incorporated Graham Buck Limited and sometime later, BlueTree Specific Skills was registered as the trading style of the company.

Clients have varied in size from sole-traders to 100-member organisations and in type from a broad range of trades, professions and vocations, as well as local authorities and a leading college of a world-famous university.

Businesses and organisations vary massively. The underlying principles and processes essential to success do not. My passion lies in identifying which principles and processes require attention, and then giving the attention that delivers the desired results.

My greatest pleasure in business is walking away from a business at the end of a project and having the owner say:

"Before meeting you and BlueTree, I would not have believed the improvements we have made were attainable. Thank you."

Luana Matthey



Business School for Therapists

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After 25 years of owning and running schools, I felt it was time for a new challenge and, after much soul searching, The Business School for Therapists was founded.

I chose this area as far too many complementary health professionals shy away from advertising because either, they mistakenly believe that promoting their services means compromising their values or, they are overwhelmed by all the 'techie stuff'.

My experience in business, combined with my love of Hypnotherapy and NLP, makes working with therapists, practitioners and coaches a pleasure.

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Luana's story

I am the eldest of five and an Aries child who was brought up on a council estate where the height of ambition was to work in an office.

There were lots of things I didn't have, but there were a few things I did have that I think have made the world of difference ...or should I say, the difference to my world, and these are:

1. A love of books and a great imagination

Physically, I could only go as far as my legs or the bus would take me, but mentally I could go anywhere.

Years later, it was books that inspired me and made me believe that it was possible for me to start my own business.

They say, 'If you want to know whether someone will be successful, look at their 5 friends.' Well, I didn't have much choice locally, but books made it possible for me to run with a whole other crowd.

I had way more than five successful friends that I could turn to for guidance and they are still good friends to this day.

2. Respect and Resourcefulness

I was lucky enough to be born at a time when TV was very much an optional extra.

The TV in our house came and went but it didn't really matter because all the children in the street would play (and fight) together.

You thought of your friend's mum as your 'Auntie' and you knew that when you were in their house, you played by their rules.

We learnt how to get along and solve our own problems; how to be creative and turn an idea into reality using whatever you could find.

We would go hunting for 'useful stuff' so we could build schools, forts and shops and you learnt that those who were slow to share and take turns usually ended up on their own.

Who would predict that this kind of thinking was giving birth to a creative, problem solving ability and create a 'people person' – character traits which would go on to play a huge part in making it possible for me to build a school in a small Kalahari town when, in theory, as the wife of an ex-pat, I wasn't allowed to work.

Those same skills and more were needed in buckets full a few years later when a lawyer, an accountant and completely unethical landlord tried to sell my business out from under my feet.

It was a battle that went on for 6 very long years. Every year brought unexpected twists and turns, including one in particular when my sister called to tell me my mother, who was on the other side of the world, had been given just three weeks to live.

It was not a good time.

I'll be honest and say, there were days when I could not see the so called light at the end of the tunnel and that's the very time you need...

3. Responsibility, Resilience and Tenacity

We grew up hearing that 'Good manners cost nothing' and were the norm and all 'I want' got, was a slap. Yes, we occasionally got a slap which is not to be confused with a beating and No, it has not scarred me for life.

I remember one particular occasion when I decided, along with three friends, that it would be a good idea to climb through a hedge whilst wearing my 'best dress'. And by 'through', I mean scrambling all the way along 20 feet of hedge by trying to beat a path down the centre.

It didn't take long before I realised it wasn't a good idea but, by then, I was already completely entangled and the only way out was through.

When I got home I really did look like I had been dragged through a hedge backwards as did my best dress!



I knew what was coming! I tried to delay the inevitable and skirt past my mother as she stood at the door by keeping my back (side) to the wall. This worked quite well, right up until the point where I tried to run up the stairs!

Not surprisingly, I remembered to change before I went out to play long after the stinging had stopped.

Which reminds me ... in 2004, when, having already built a successful school, I decided to expand by buying a second, already established school. It took less than a month for me to realise it wasn't a good idea but, by then, I was completely entangled. Once again I found myself in a situation where the only way out was through.

My landlord, with the help of his lawyer, exploited a loop hole in our contract and he then tried to nullify my lease and sell the building.

I had to reassure staff and parents that everything was under control so that I could keep paying him rent whilst he was doing everything possible to shut me down. Not a good position to be in at all.

Back home, my mother was fighting a big battle of her own. Her 'final' three weeks came and went but she remained. Her doctors were surprised and 'gave' her a few more months. My mother decided that she would go when she was good and ready and 'took' an extra 18 months.

As for me, I'm proud to say that I have inherited that same 'I'm done when I say I'm done' gene and, just as I'd done years before, I kept going forward until I could get out.

In my case, out meant finding a way to turn the tables on my landlord, renegotiate a stronger lease and go on to sell the business.

I have remembered every painful, priceless lesson that taught me long after the stinging stopped.

So how did I get from there, which was South Wales, to here, which is near Cambridge, via South Africa and the Kalahari Desert?

It's not something you could have predicted, as we never travelled anywhere as a family when I was growing up. In fact, my first major trip, which was to London, caused quite a 'kefuffle'.

I was very excited to be going to be part of a school trip that was going to London to see David Essex in Godspell. The Big Day arrived and off I went with my best friend, Julie, only to find that the bus had left without us!

We were devastated. Our only option was to turn around and go home.

Or was it?

With all the crazy logic of two 14 year old David Essex fans who were determined not to miss out, we decided to catch a train to London and find the theatre. We knew where they were going ... more or less. It made perfect sense! How hard could it be?

We sat on the train and laughed all the way to London as we imagined the look of amazement on everyone's faces when we turned up.

We had very little money, no map and no clue.

A few years later I found myself planning another trip with Julie and another friend, Mandy. This time I suggested we back-pack around Europe. We had never done anything like this before and again, we had very little money and no clue. At least, this time, I knew we needed a map.

So what happened? Did we get where we wanted to go?

Hell Yes! It took a bit longer than we thought, we took more than a few wrong turns, and we had to 'stop and ask a policeman', but we made it.

We arrived triumphantly at the West End theatre and found our entire group queuing to get in. They were all *very impressed* and we thoroughly enjoyed our 15 minutes of fame.

And the trip around Europe was a complete success.

With all the crazy logic of two 14 year old David Essex fans determined not to miss out, we decided to catch a train to London and find the theatre ... How hard could it be?



Oh... apart from that time in Rome, when we thought we'd been locked into our room and would be sold to white slave traders. Very funny story. Remind me to tell you when I see you.

Oh yes, and the time we were Penniless in Paris! We couldn't cash our travellers cheques (remember them) because of a Bank Holiday. We had to sleep on the floor in a train station and tie our back-packs together so that no-one could steal them whilst we were sleeping.

What I hope you take from this is that we all have access to often forgotten resources. Some, you may have learnt along the way, others are just a person, a question or a book away.

I believe that, when you have a strong enough reason 'Why?', figuring out 'How' is a lot more fun and obstacles become stepping stones.

Making mistakes is inevitable and rarely enjoyable, which is why it helps to remember that, 'There is no such thing as failure, only feedback.' That may sound trite but it's true.

Look for the lesson as soon as the stinging stops and then move on.

And when you get yourself into a pickle, stop and do what you need to do to keep yourself safe, then rest. You'll make better decisions tomorrow.

And finally, with thanks to Arthur Ashe:

"Start where you are. Use what you have. Do what you can."

Wishing you every success.

Martin Straus



Straus Agencies

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Straus Agencies was established on 1st July 2016 and incorporates Martin's many skills.

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Martin's story

I am very proud of my parents. My father was born in Warsaw in 1893. His father died before he was born and his widowed mother brought him up alongside two brothers and a sister. Jews were treated very badly in Poland in those days. In 1916, he left home to follow the girl he wanted to marry who had come to London with her family. He walked or hitched lifts across Europe, together with his brothers – one went to Paris, the other to Brussels. My father was transported across the Channel on a British troopship, and eventually arrived in the East End of London a penniless refugee, with no trade.

He worked for a handbag maker for 6 months to learn the trade, after which he vowed never work for anybody else again. My mother told me that he would sew a bag at night, having borrowed the money to buy all the materials. He would then sell it in the day time and, from the proceeds, buy more materials. He built up a sizeable handbag manufacturing business and had an outstanding reputation for integrity with both employees and business associates. Something I strive to emulate!

During WWII, my father's factory was bombed and he was told by the Board of Trade that he would have to amalgamate with another business owned by one of his previous employees. He refused and was told that he could trade but without reserved labour. He employed those too young or old to be conscripted and survived. There was a front page article in the trade press about how my father fought the Board of Trade and won. I still have the portrait photo taken for the magazine.

My aunt stayed in Poland to look after my grandmother, who died prior to outbreak of the War. By that time it was too late for my aunt to be permitted to leave Poland and she died in Auschwitz.

My mother's wartime experiences were particularly stressful too. During the Blitz, she had two young daughters by her first marriage. She was encouraged to be evacuated with her children, but as her husband was a Lithuanian Jew who had never taken British nationality, she was treated as an Alien – and had to report to the Police in every town she moved to. This was in spite of the fact she was born in

England of an English mother and a naturalised British father! I have the identity book still, with all the Police stamps.

Both my parents were widowed from their first spouses immediately after the War. My father was 56 and my mother 37 when they married. My father adopted my half-sisters. I was born in a nursing home at St Johns Wood. My family lived in Finchley and we moved to Hendon, North-West London, when I was 3. On New Year's Eve 1960, when I was 10, my parents went to a function and I remember them being beautifully dressed. During the evening my father had a devastating stroke and was in hospital for 3 months. My mother insisted on nursing him which she did until he died in 1969. This all had a great effect on my life.

I went to a Jewish boarding school, Carmel College, as this seemed the most sensible option. There were boys (later girls too) from all over the world and the school provided an excellent secular education alongside a Jewish religious one. The Principal, Rabbi Dr. Kopul Rosen was a renowned, enlightened Rabbi with great vision, and the teachers were first class. Older pupils helped younger ones, and it was a tremendous educational experience. Sadly the Rabbi Rosen died from leukaemia at just 48.

During my time at Carmel College, we moved to Stanmore, Middlesex. After my O' levels, my father was very ill, and I came home to study for my A' levels at Downer Grammar School, Edgware, Middlesex.

My first job after leaving school was as a Stockbrokers' Assistant. I regretted not going to university, but my A' level grades hadn't been good enough. After nine wonderful months, I left the job to study at Manchester College of Commerce to study for a BA in Business Studies. Because the course content turned out to be almost 50% Maths, which I'd never taken at A' level, I couldn't cope and left at the year end. I then took a two year Business Studies Diploma at Watford College.

My next job was with a Life Assurance Broker (now termed IFA) but they turned out to be totally unethical, and I moved shortly after to Save & Prosper, Unit Trust Managers. It was at this time I achieved my first wine qualification, which I took simply to improve my knowledge of wines and spirits which became a lifelong interest.



After 18 months in administration, I was promoted to Pensions Adviser informing professional advisers and our own sales force on their new pension scheme. In July 1974, the scheme was launched, with a £1 million spend on materials. The Secretary of State (Barbara Castle) scrapped the previous Conservative's 'State Reserve Scheme': our product – and my job with it – were dead overnight!

I set up my own business as a general and life assurance broker. Three years later, I amalgamated my business with a succession of larger brokers, which one by one went out of business.

In 1974, I'd joined Bushey & Oxhey Round Table. After getting married and moving to St Albans in 1977, I joined the St Albans Round Table, where I later became Chairman. In 1974, I also became a Freemason, whose principles, if followed, help you to be a better person. It has been an important part of my life ever since.

During the same period I joined the Institute of Directors, and was subsequently appointed a Life Fellow. I was also heavily involved with the British Institute of Management in Middlesex, becoming Young Managers Chairman, a member of the National Young Managers Advisory Committee and later the youngest ever Branch Secretary.

During the same period I joined the Institute of Directors, and was subsequently appointed a Life Fellow.

My wife and I went to Marbella - where my mother spent each winter - at Christmas 1979. She had no interest in wine whatsoever, but didn't object to me travelling to Jerez to visit Sherry houses. On returning home, there was a job advertised as a Hotel & Restaurant Salesman for the then market leader, Hedges & Butler, part of the Bass Group.

This organisation had an amazing range of leading brands, including Remy Martin Cognac, Krug Champagne, Mouton Cadet (then the largest selling claret in the world) and Mateus Rosé. They also stocked a huge range of fine wines. One of their agencies was Sandeman Ports and Sherries, whom I had just visited. The Company was the oldest Wine Merchant in the UK, having been established in 1667, just after the Great Fire of London. Although I got a rejection from the Personnel Department, I managed to contact the line manager

responsible and got an interview. I delivered a presentation on how I would develop the area – a novel approach in 1980. Instead of being short-listed, as I was given to understand, I received a phone call on reaching home (no mobiles in those days), offering me the job and at a higher salary too! This was looking after hotels and restaurants in London, including Knightsbridge, Kensington and Chelsea, a dream job!

In 1983, I was promoted to Area Sales Manager, Agency Division, with salesmen responsible to me, covering the City of London and East Anglia, but I looked after all the key accounts personally. In 1986, I was again promoted to National Accounts Manager for the Hospitality Industry, a job created specifically for me.

It was while I was with Hedges & Butler I passed my Wine & Spirit Education Trust Higher Certificate and Diploma. Shortly after I was invited to be a Founder Member of St Albans Priory Rotary Club, where I was elected founding Junior Vice-President and later President.

In 1988, it all went pear-shaped (the company subsequently closed in 1989).

I set up my own training consultancy, Winecraft, in 1988, which I ran until 1999. Business was a real struggle at this stage, and in 2000, I joined Purchase Direct, a membership-based purchasing organisation, as an analyst. Six months later I was promoted to UK Business Development Manager, which I had to give up after being diagnosed with Diabetes. In 2003 I purchased a franchise with Auditel, a network of over 100 independent Cost Management Consultants. By 2005, this was evolving very profitably, when my wife announced she wanted a divorce. After six months of very stressful counselling, we split up just before Christmas 2005, at which point I had to leave my home in Wheathampstead, Hertfordshire. Two weeks later, my mother died. It was then I moved to my present house in Grafham, but 2006 was a dreadful year emotionally, and the Auditel consultancy collapsed.

I established a new wine training consultancy and in parallel, distributed the iconic Chef & Sommelier glassware range.

In 2012, I moved to Sri Lanka to deliver professional wine courses there. Although a very challenging environment, I enjoyed the life immensely – the weather (26°-31° most of the year), the 'colonial'



clubs and the friends I made. I had joined the Institute of Hospitality (previously Hotel, Catering & Institutional Management Association) in 1980 as an Affiliate, and was subsequently upgraded to Associate and finally Member. In Sri Lanka, I was appointed to the Chapter Executive; a great privilege for a non-Sri Lankan. During this period, I was appointed Chairman of Judges for the nation-wide Marie Brizard Cocktail Competition. I was elected Master of the St George Masonic Lodge too. All came to an abrupt end when I was run over by a motorcyclist in January 2015, causing me serious injuries. I returned to the UK in July and, at long last, have recovered sufficiently to focus clearly on my current business activities.

Nick Smith



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EAM Consulting works with organisations as a trusted partner to help them develop and achieve their business ambitions such as developing new services, increasing profitability or reducing waste.

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Call Nick to learn how EAM could help your business.



Nick's story

My father was a pilot in the Royal Air Force. We moved often including to RAF Duxford, just down the road. From Duxford we then went to Wiltshire and my parents bought a house in Bromham, near Devizes. My mother and my sisters are still in that area. We also had three years in Cyprus which meant that we missed the changeover to decimal currency in the UK.

Dad was due for posting in my 'O' level year, so I went to boarding school at Rendcomb in the Cotswolds. From Rendcomb I moved to the Army's sixth form school, Welbeck College near Worksop.

After Welbeck I went straight into Sandhurst in Jan '78 as an eighteen year old. As a Welbexian I had the advantage of the grapevine providing feedback, so I knew what to expect and what it would be useful to take with me.

The Standard Military Course culminated with a passing out parade and commissioning in August '78. I was commissioned as a Sandhurst Ensign and went on to the Regular Careers Course. I then joined the Royal Corps of Transport (RCT) and started my RCT Young Officer's training before returning to Sandhurst with nine others for the Pre-University Studies Course to prepare for the Cambridge Colleges Examination. We were classed as 7th term applicants in direct competition with those who'd stayed at school whilst we'd been out for two years and so needed an academic refresher. Six of us passed.

The Army told us which college we were applying for. If there had been a familial preference for a particular college we could have said, but otherwise the Army chose to make sure we were spread out. I applied to Corpus Christi College.

At the start of my third year a car drove into the side of my motorbike and put me on crutches for eight months. Most of the treatment was at Addenbrooke's. I had an external fixator for three months with pins that went right the way through the shin bone with an external scaffold to hold the bones in place.

Once the leg was load-bearing I was lucky enough to go to RAF Headley Court, the forces rehabilitation centre, in the summer of '83

to learn to walk again. My right leg was almost non-existent; it was just skin and bone. The muscle had wasted away completely. It is still smaller than the left leg. When I ruptured an Achilles tendon playing squash a few years ago, it was the left Achilles tendon, not the right because all the power still came from my left leg, even over 25 years later.

After Headley Court I returned to Cambridge to complete my degree. In the final year I specialised in soil mechanics and geotechnical engineering: Mud pies! Other papers were survey and fluid mechanics for structural engineers which was about sediment transportation, wind pollution etc. This, bizarrely, became useful later in my Army career when I got sent on a nuclear, chemical and biological warfare course, because I understood how the chemical would disperse downwind of a chemical strike.

I got married at the end of university, and was posted to Minden in Germany with a new wife who had not met the Army before – it didn't work well. One of the problems I discovered was that the RCT really could not cope with a junior officer who had been at university for a large chunk of his junior officer career rather than being in charge of troops.

I did six years with the Army after Cambridge; a tour in Minden, a tour in Bünde and then a tour in Aldershot at the Depot & Training Regiment.

I decided to 'retire' as we had two daughters, Harriet and Abbie and we wanted a more stable life for them. Also, whilst living in married quarters I had discovered a love of gardening and moving house every 18 months to 2 years is frustrating.

I handed in my papers in November '89, a week before the Berlin wall came down, and my last day in uniform was Friday 13th July 1990 which was a week before Saddam Hussein invaded Kuwait.

We still owned a house in Cambridge at that point, so we moved back there and I spent a couple of years as a Personal Financial Planner with Acuma in Cambridge.

While I was with Acuma I went down to the Regulator's office to see Martin, whom I'd known in the Army, and he was about to recruit a team to go around life assurance companies and inspect their training



arrangements to make sure they were doing the job. I thought, 'That's my ideal job'. I knew about the life assurance industry because I was in it and my last posting in the Army had involved being trained in training design and this role combined the two. I applied for the job and started as an Enforcement Officer, a grand title, in May of '92. Whilst we would discipline firms that weren't doing things right, most of the time it was about identifying remedial action and providing guidance.

I carried on with that role for six years, during which time the regulatory structure changed and Lautro merged with FIMBRA to become the Personal Investment Authority. During this time I had a one year secondment as training manager for the PIA.

In '98 I was head-hunted to join Momena, a consultancy that was carrying out remedial projects with companies that had been in trouble with the regulator. While I was working with Momena the Financial Services Skills Council came into being and I became one of its Auditors for the Award of Training Excellence. They also arranged training in the Jack Philip's ROI Methodology. This was a very good fit with the training and competence work I'd been doing. The supervision element of T&C is all about making sure that training is applied. There was a lot of synergy.

After 11 years as a consultant with Momena I set up EAM Consulting Ltd in November '09 so I could focus on applying the ROI Methodology.

Also in '09 my marriage broke up. The next few years were spent in various rented houses and then in '13 I moved to Huntingdon where I had bought a house that needed a lot of work doing to it. In '14 I met Frances, through our mutual hobby of church bell ringing, and we were married in March '16.

I enjoy living in Huntingdon and now think of it as home.

Interests

The hobby which has been with me now for over 40 years is church bell-ringing. I ring here in Huntingdon at both St Mary's and All Saints'. I started bell-ringing as this was a hobby that was offered at Rendcomb, and one that I could also pursue at home. A wonderful

lady called Mary Bliss, used to come into the school on a Friday evening and teach the boys to ring. Bell-ringing is a very sociable hobby that keeps you both physically and mentally active and we usually go for a beer after the practice.

I used to do a lot of clay pigeon shooting but I haven't been more than once or twice this year as work on the house and garden has been the priority.

Both Frances and I are keen gardeners. There is a plan for the garden and this is slowly taking shape but we are frustrated that

we are not yet able to do more planting out. A lot of things are still in pots waiting for their part of the garden to be ready for them. As part of the plan I have designed and built raised beds and other structures in the garden. I enjoy building things and the sense of achievement that I get from a job well done.

The hobby which has been with me now for over 40 years is church bell-ringing. I ring here in Huntingdon at both St Mary's and All Saints'.

Best piece of advice?

Whenever you're confronted by some issue that you don't agree with, you need to ask yourself two questions: First, is this a battle I can win? If the answer is 'yes', gather your ammunition and go in to win. If the answer is 'no', go to question two – is this an issue on which I feel so strongly I have to make a stand anyway? If the answer is 'yes', then marshal all your information and go in knowing you're going to go down 'all guns blazing'. If the answer is 'no', walk away.

One piece of advice to my young self:

I would say enjoy it, stop being so blasted serious and do what you enjoy and stop worrying about a career. It will sort itself out.



What is your advice to someone wanting to set up their own business?

Make sure you know what to do from a business admin point of view. Set up processes for checking where your invoices are, your income, your expenses and keep these up to date. It may sound tedious and boring but if you're leaping after your passion and haven't got the infrastructure in place, trying to sort it out retrospectively will be an absolute nightmare, so make sure you've got those processes in place.

Paula Sparling



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Paula's story

I was born in Salisbury (now Harare), Rhodesia (now Zimbabwe) as the 6th child. When I was five my mother died and my father, who was not very loving, kicked my older sister out of the house and sent four of us to different boarding schools and kept his chosen one, Chris, at home. During holidays I was looked after by whoever my father could find, or I was left on my own. I don't remember the name of one person who looked after me.

When I was 11, my eldest brother had just got married, my other sister left for England to work, Chris went to England to University, my other brother went into the police force, my father found a "new lady", Megan, and I was sent to England to be looked after by an Uncle and Aunt whom I had never met and knew nothing about. They were actually very kind to me, but after a year my father had a heart attack so I was sent back to Rhodesia as it was thought he was going to die. He did not die and I was sent straight back to boarding school. When I was 14, I pleaded with my father to let me come home and be a day boarder, which he did, but my relationship never got better as he always told me how stupid I was and was very heavy handed with his fists. I felt unloved and unwanted growing up, albeit growing up privileged as we always had servants looking after all my physical needs.

Despite always being told I was stupid, I was allowed to take my 'O' levels and even though I passed all, with a distinction in Maths, my father said it was a fluke and there was no need for me to stay at school and I may as well start work. I got a job in the bank where my sister was working and learnt to operate the old NCR machines – 1st step to computerisation.

As soon as I had enough money, when I was 18, I left home and got a one-way ticket to England to get away from my father. I found London a very lonely and unhappy place and spent 2 years bumming around with a couple of dozen jobs and a couple of dozen places to live.

During this instable time, I met David who took me to live in his home, married me but after five months I left him due to being abused physically. He pleaded with me to come back to him by suggesting he

joined the army to help control his temper and I moved out of London to be near him in Hertfordshire. Any time he came near me I was terrified and knew I had to divorce him. In the meantime, I had got a job as a receptionist with chartered accountants where I stayed for two years. I also met a girl at work who said she had a three-bedroomed house and was sharing with another lady hence she had a spare room if I wanted to join them. I felt quite settled in home and work life during this time.

I then met Jack, got pregnant and thought it best to get married, but when Lucinda, my daughter, was six months old, I realised I had made an awful mistake but did not want my daughter to go from pillar to post; I had made my bed and I would give her stability. Two years later I had Grant and, as things were not financially good, we decided to go to Rhodesia where we stayed for six years and returned to England in 1986.

When Grant went to school I decided to try and get a job, but Jack did not have much confidence in my ability to get a job having been a stay-at-home mum for so long. This lack of faith in me was like a red rag to a bull and I was determined to get a job. The first employment agency I went in said there was a job selling advertising in newspapers and magazines (something I had never done) and they wanted someone bubbly and vivacious. I said I could do the job and was 'that' person so was sent immediately to the interview. Needless to say I got the job, started the next day, was very successful and stayed there until we left Zimbabwe.

When we returned to England, Jack got a job in Cambridge and on the strength of that we bought a house in Godmanchester. No sooner were we here and I bumped into an old friend who was in food manufacturing and he offered me a job selling ready meals for pubs and convenience stores. I stayed with him and was very successful for two years. I only left as he was selling the business and the new owners did not want to keep the staff on. I felt the future was in computers, so while still working I took a fairly comprehensive computer course at college.

A job came up at the magistrates' court as an administration assistant which I applied for and secured the job where I stayed and worked for two years. I was responsible for all the paperwork for the defendants



being committed to the Crown Court, but I also covered everyone else's jobs including being deputy manager, court usher, fines and matrimonial.

After two years, I wanted a full time post and at this time I got a call from a friend who said she had seen a job which she felt had my name on it at the Environment Agency. They were starting a new 'Enforcement' department and I applied to be the administrator of this department and got the job. I was responsible for setting up all the procedures and worked closely with all the enforcement officers. I enjoyed and worked in the department for two years when a job came up within the Environment Agency as a PA to the Area Flood Defence Manager, which I got.

My role was divided between secretarial and committee work for the Great Ouse Flood Defence Committee. I arranged meetings, informal and formal inspections which would include Members of Parliament as well as other dignitaries. During this time, I went back to college and took the NVQ level 3 in Business Administration. I remained in post for four years until I was approached by a Director of the Huntingdonshire District Council who asked me to come and work for him. I felt this was a great offer and a new challenge so took the job.

After nine months, I joined the administration department as deputy Directorate administrator at the District Council. I was deputy manager over a team of 10 and looking after a Directorate of over 400 staff. I looked after the budgets for the Department, prepared the Directorate's newsletter, monitored staff workload, kept staff data up-to-date and looked after part of the Council's web page and various ad-hoc projects. While at the Council, I was nominated by the staff as a representative on the Employee Liaison Advisory Group.

My children were now both at University, so I needed to fill in my time. I took on lots of outside activities including becoming a Town Councillor for five years, during which time I served as Deputy Mayor for a year. As a Councillor, I sat on the Citizens

I took on lots of outside activities including becoming a Town Councillor for five years, during which time I served as Deputy Mayor for a year.

Advice Bureaux Management Committee, represented the Town on the Twinning Association, as well as sitting on three working parties. During these five years, I also became a prison visitor to those prisoners without family or friends.

I felt I wanted to stretch myself further and went into Cambridge to see what was there. While in one agency, one of the ladies asked if I was looking for part-time and I said, "Not really," but she then said that the Judge Business School was looking for a mature administrator to manage the MBA office while the present Manager was off on long term sick. I decided that this could be an opportunity.

Within the first month at the Business School, I was called up to the Dean's office and told they were starting up a new programme and asked if I would be interested in applying for the job. I did and got the job setting up the all the procedures and administration from scratch for the MPhil in Technology Policy at the Judge Business School at Cambridge University.

I stayed there for nearly 13 years when I left two years ago to start my own business. During this time I took many courses, including NVQ level 4 Business Administration which I not only passed, but was awarded a special commendation.

In my personal life, my children both got married and my son moved to America. I also left my husband, as I now felt there was no reason to stay. I bought a house of my own and became very good friends with Trevor (mine and Jack's financial advisor for 17 years), who had also recently been separated. Christmas 2002 we spent together and romance blossomed. We have been together ever since – by far the happiest years of my life!

Over the years, I have taken part in much charity work including helping for many years in youth work and doing sponsored walks. While my children were at primary school, I was a member of the PTA and during the nine years my children were in secondary school, I was a member of the Hinchbrook School Association whilst also encouraging my children to complete their education and Duke of Edinburgh awards.



Richard Coombs



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With rapid advancement in technology over the past few years, this has resulted in most of us working very differently now, compared to how we did - say 15 years ago! Workplace environments are far more open and flexible now and companies need to make the best use of their valuable floor space.

Most people now have flat screen monitors or laptops at their workstations, smartphones and tablets! Most of this equipment can be operated wirelessly and people are now able to have informal meetings in “break out” spaces, as opposed to having to book a meeting room.

This however brings with it new challenges with regard to office furniture design, acoustics and noise, lighting, airflow, planning and design of the workplace etc.

My company, Jabula Interior Projects, helps organisations create better workplace environments that consistently result in happier staff and increased profits! We space plan, fit-out, furnish and do ALL aspects of the interiors of buildings, which help attract AND retain valuable employees for our clients.



Richard's story

I am married to Linda (30 year anniversary coming up in November 2016) and we have twin sons David and Andrew, who are both Chiropractors and live down in Maidenhead.

My interests are golf, cycling, gym, scuba diving, spending time walking outdoors and I love going to music concerts and seeing live bands.

I grew up in South Africa and was educated in Pretoria – the capital city of South Africa. At school I played various sports such as rugby, swimming, athletics and was in the chess team for a while too. In my final year I really got into Rock Climbing and this has been the best sport I have ever done, you have to be really fit mentally as well as physically strong...

Once I had completed my Matric, there was the small matter of completing National Service. I was drafted into the South African Air Force for 2 years and after basic training was told I would be a Fireman!

This often involved sitting around for periods of time waiting for action... Being based at various Air Force bases and for a period on the border of South West Africa (now called Namibia) and Angola, we had to attend to aircraft that had trouble landing, caught fire, been shot at or in the worst case fatal accidents.

Looking back now, it was a good time and "character building stuff" instilling discipline and making a man of me. After the initial 2 years I had to complete a further 8 (one month) military camps to keep up skills as part of a tactical unit.

After my National Service I didn't really have a clear vision of what I wanted to do as a career.

My Dad suggested a good choice in the 1980's was for me to join the mining industry and I studied Ventilation and Environmental Control through the South African Chamber of Mines.

During and after my studies, I worked underground in various gold and platinum mines carrying out surveys on dust, heat, gases, airflow

and noise. In the afternoons after returning to the surface I would write reports on the conditions underground and whether it was safe and legal to work in the areas. Some of the gold mines were very deep – often 2.5km underground with all the associated risks, challenges and issues and danger...

After a few years I got tired of working underground and missing the sunlight for half of the day and wanted to work in more pleasant surroundings. I yearned to work in a place where there was air conditioning, good lighting with clean floors, not noisy, hot, muddy, dark environments, with water dripping on you.

Looking back now I was also improving working environments all those years ago, even though it was underground. Who thought I would be doing the same now all these years later – albeit in a corporate environment with some very well know clients who have fantastic offices.

After leaving the mines, I decided to go in completely a different direction - retail management and joined the largest supermarket chain in South Africa, called Pick n Pay.

Starting at the bottom of the ladder I was trained in the various departments, receiving and security at the back door, fruit and vegetable manager, perishable manager, floor manager, assistant manager and finally store manager.

An amazing company to work for and I learned a lot about people skills, conflict resolution and studied management through them. The hours in store management were very long - 6 days a week and eventually I decided I would like to have weekends off and a break from this intense environment!

Once again I decided to take a different direction and got into sales through a friend of mine and joined a “top end” office furniture company called Dashing Office Furniture in Johannesburg.

This was probably the best company I have ever worked for, (besides my own one Jabula Interior Projects of course) and my passion for workplace interiors was born. The company culture, management, training and people made this a sought after place to work and it was very good for the CV too!



After many years at Dashing, I was head-hunted and was appointed Sales Director of an office furniture company based between Pretoria and Johannesburg.

Looking at the long-term future for our sons, my wife Linda and I took the difficult decision to immigrate to England and we have been here since 2000 and never looked back.

We certainly look on the UK as home and we bought a house here within a few months of arriving, as I believe it was very important to “put down roots” to help us settle as a family.

After working for various companies in London, I was made redundant in the downturn in May 2009. Although I was half expecting it, it still came as a shock and on my final day, the MD asked me why I didn’t start up my own business?

This came as a big surprise, however I gave it some thought and after lots of prayer decided to go for it, so in July 2009 Jabula Interior Projects was launched!

I suppose like many people I always had a secret desire to be my own boss but never really had the guts to do it! This has undoubtedly been one of the best decisions I have ever made and the advantages of owning your own company far outweigh the disadvantages.

My quality of life is much better now and there is no one to blame if things go wrong – the flipside is when things go well, I can take the credit.

My advice to anyone thinking of setting up their own business is GO FOR IT! Have confidence in your abilities and always remember to treat your customers like gold, if you don’t, one of your competitors certainly will.

Be humble, willing to listen and learn from others who have done it before and be as honest and truthful as you can be in business.

Keep your overheads as low as possible and don’t over extend yourself, in my opinion it is better to grow conservatively and then add staff, rather than have to reduce your numbers.

We all make mistakes, the important thing is LEARN from them and try your best not to make the same mistake twice!

Richard Wishart



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We have specific expertise in “Cloud of Things” and how these technologies can be applied disruptively in some specialist areas of business. Postal Innovation, Express Parcel Logistics and eCommerce are our traditional markets but we are increasingly becoming involved in autonomous platforms, Medtech and Smart Cities. From a local Cambridgeshire perspective we can help local companies become far more productive using our Disruptive Technology and Enterprise Architecture skills. We are a “Google Apps for Work” referral partner and a “Google Local Guide” for maps and photos. We are experts in the application of social media and video casting to get our message out to a local and a global audience. In 2015, we were shortlisted in the Cambridgeshire Digital Awards and in May 2016, our Postal Innovation group broke through the 5,000 member barrier. Using our practical Enterprise Architecture expertise and disruptive toolset we can really help Cambridgeshire businesses get your message across whilst dramatically improving your productivity.

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<https://richardwishart.ongoogleolutions.com>



Richard's story

I have been very fortunate to have experienced and been intimately involved in the formative years of the information revolution. I had a really excellent schooling and education in Scotland (Edinburgh and Ayr) but there were no computers at school they hadn't even been invented! I joined the RAF as an aircraft engineering officer and they sponsored my Engineering Science degree at Edinburgh University.

I had to study Computing as part of my degree. In my first computer science lecture none of my fellow students had ever seen or even touched a computer. The first exercise was to write 5 lines of code and run this simple program on the University's mainframe computer. This took 4 whole days. Preparing five punched cards submitting them, being run overnight, fixing the errors the next day and submitting them again etc.

In the RAF I was responsible for maintaining and operating the realtime computers on Phantoms, Jaguars and Jet Provost aircraft and certifying the aircraft serviceable to fly. Whilst at RAF Coltishall I also had responsibility for the minicomputer that managed all the RAF's Adour jet engine modules and some of my data analysts were quite good at programming.

RAF Coltishall was required to deploy two squadrons of Jaguars to Denmark fully armed and under wartime conditions. This required large transport aircraft leaving the UK for Denmark every 30 minutes for 3 weeks to move all the men and material required to fight a war. All of this under simulated wartime conditions with real air attacks and very loud but fake explosions.

The "Taceval" team that were evaluating us got a big shock though. I had replaced the typical transparent perspex boards

that you would have seen in operation rooms during the Battle of Britain with a fully distributed computing system. The fake bomb that they had planted in the hardened control bunker didn't take out the

**...this event got me the
official nickname
"Doctor Strangelove"
and a posting to Strike
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Station Commander's Command and Control system as they expected and they couldn't work out what had happened.

So this event got me the official nickname "Doctor Strangelove" and a posting to Strike Command at RAF High Wycombe where I went on to run the ASMA UK's command and control system that was used so effectively in the Falklands war

So "with hindsight" this was the big turning point of my career. When I left the RAF I went to the London Stock Exchange and implemented all the real time Primary Market market information systems associated with Big Bang deregulation in the City of London. Then on to Postal and Express Logistics where I barcoded and tracked over 1 million parcels every night. I set up and ran panEuropean and global joint ventures based on tracking technologies and RFID

About 12 years ago I left Royal Mail as Regional Director with Commercial and Operational responsibility for Europe and set up Delivery Management Ltd. At that time I joined HBN and been a member ever since for the last three years being elected Chairman. Moving from a large corporate to running your own micro business is far harder than you think you need collaborative help and support and I found this in HBN.

"Dr Strangelove" is now one of the top experts in the Google for Work ecosystem and is happy to help fellow Cambridgeshire business owners architect their businesses.



Simon Attack



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Simon's story

It all started with a little Rock and Roll...

It is fair to say, that in my case, it wasn't the traditional (and with the greater benefit of hindsight - vital) 3R's that really kick started me on my path into the business world but two R's that were far more fundamentally appealing to me at the time – 'Rock and Roll'. I was a typical teenager, 15 years old, full of attitude, and in the middle of the 'dreaded' GCSE's when suddenly I found my epiphany in the form of Rock and Roll, specifically Classic Rock. Listening for the first time to guitar icons such as The Who, Deep Purple, Black Sabbath, Led Zeppelin, it was like I had personally discovered a whole new world. I felt overawed, enlightened, empowered and energised. Rock and Roll had arrived in a fanfare of power-chords and guitar solos and ignited a passion for music in me that I wanted to embrace fully. Forget the schoolwork, forget the chores, forget the serious, the boring and the mundane – I just wanted to Rock. (Behaviour very in line with my Myers Briggs ENTP personality, as I was to later learn!)

So I took up the cause and in (mostly) quick succession, bought a pair of Doc Martin's, invested in some timeless stone washed denim (which I, of course, cut up to make look more Rock and Roll),

**Forget the schoolwork,
forget the chores, forget
the serious, the boring
and the mundane – I just
wanted to Rock.**

a leather jacket and started to grow my hair. I was ready – Rock and Roll stardom awaited – Wembley and the front cover of Classic Rock Magazine here we go.....I had the grand vision in place...but then operational reality kicked in with a mighty thump! To join the hallowed ranks of the Gods of Rock, I might just need a little bit more than just the vision and the passion....I might just need to have some skills....such as musical ability (not a prerequisite these days, I know, but this was back in the day), some tools (a trusty guitar and an amplifier that preferably went to 11) and some other people, as a band might also be a good investment! So I learned my first few valuable business lessons – without vision and passion you have no

starting point, but to actually make it all happen, you also need to put other things in place. For, as the song aptly says, 'No man is an island Jack'.

So with the vision now in place, I announced my intention of giving it all up to become a rock guitarist to my parents. My father, Managing Director of a plastics company and my mother looked at each other and just raised their eyes (which now being somewhat older, a little wiser and a parent myself, I can fully appreciate and empathise with). They must have thought it was a transitional 'phase' that I was going through but to their credit and my great appreciation to this day, did not dismiss my idea, but instead gave me an incentive. If I passed all of my GCSE's at a certain level they would give me the money to get my first guitar. So I learned another valuable business lesson - incentives can be extremely effective, but only if they have genuine value to the individual you are trying to motivate. So I worked hard, (far harder, I am sure, than I probably would have done without the incentive) to make sure that I got my grades, which I did.

Following my exam success, cash eagerly in hand, I remember the pure thrill of buying my first guitar. It was a black Sunn Mustang electric guitar, which to me at the time, looked just like the renowned Fender Stratocaster that many of my guitar idols played.

When I got home, there I was, my prized guitar plugged in, amplifier switched on and about to set off on my path to Nirvana. As I was about to hit the guitar strings with my plectrum, I had (in my mind at the time) wonderful images of the fantastic sounds I would make with my guitar to one day rival my guitar heroes. What I got instead was a tinny, buzzy and extremely out of tune cacophony! It then dawned on me that something else was missing – perhaps actually being able to play the instrument might be a good idea!

So following several years of graded music exams which were taught by some excellent guitar teachers (which included the effervescent Gizz Butt from Prodigy fame) and a lot of self-motivated practicing, I joined my first band playing covers as a lead guitarist before changing bands and roles to become lead singer and unofficial leader of an original rock band for several years. Although I didn't recognise it at the time, it was the setting up of, and being in, this new band that, as well as being a great experience – and at times a real eye opener – really



fuelled my entrepreneurial spirit and gave me a first-hand grounding in a wealth of basic business knowledge and skills that have served me well to today. It became, in effect, my own personal Young Enterprise Scheme.

Being in the band introduced me to the core business model elements of strategy (having the plan of the big picture of who we were, what we are about and where we wanted to go, to fleshing out the detail of how we were going to get there), sales and marketing (creating the brand, cold calling and negotiating to get gigs, designing logos, posters, flyers, producing CD's and merchandise, selling to the media to get PR and radio play support), operations and logistics (having the right equipment, ensuring its working order and maintenance, getting everything to the right place at the right time and delivering on what has been promised, as well as ensuring enough stock of vital consumables were available (as it could be a challenge to find guitar strings at 10pm on a Saturday night!)). I also learnt the value of continual quality control (in planning, doing and reviewing the gigs) and finance (the importance of net profitability and sales volume). The most valuable thing though was what I learned about the importance of other people. Without other people you have nothing - no band, no audience and no progress, the vision just falls apart. Without other people's involvement and support you will never achieve real success. However, if you have the right people in the right role, with the right tools and the right training, who are all focused in the same direction, well-motivated, appropriately supported, communicating freely, empowered to be creative and respected for the special part they play...then...you have something really special.

This was arguably one of the most important business lessons that I have ever learned and although we didn't quite get to Wembley, we did have a fantastic experience, played some great gigs, released an album, received airplay on quite a few radio stations and I am pleased to say did even get one of our tracks on the front cover CD of Classic Rock Magazine. At the same time as I was with the band, I also obtained a BTech Diploma in Music which incorporated modules in Business and Technology (another two long term passions) which got me into music retail and sales, before working both nationally and internationally for market leading global manufacturers of music

technology products and then eventually on to setting up my own businesses.

For me the wonderful thing about life and business is that it is all about change, about constant learning and evolution and I always feel very fortunate to be doing something that I really enjoy, in helping others to improve their business skills and grow their businesses, and I am in no doubt that I wouldn't be where I am today without that little bit of Rock and Roll.

If I were to give my top business tips from my Rock and Roll experience they would be this:

1. **Without vision and passion there is nothing** – So have a clear vision of where you want to go, aim high and let your passion drive you to it.
2. **Have an effective strategy** – Once you have the vision and passion, make sure that you have a detailed and effective strategy in place so that you can really make it happen.
3. **People are the key** – People are the most valuable resource you have - appreciating others for their specialist skills, having them in the right roles and allowing them to flourish is vital for success.
4. **To genuinely understand and support others, walk in their shoes** - When working with (and especially) leading a team it is well worth taking the time to learn about everyone's role, what they do and how they do it as it will help you to really appreciate the challenges they face and enable you to get the best out of them.
5. **Always encourage open communication** – Most problems are the result of poor communication and not listening to others. By making an effort to improve your communication and listening skills you will experience far less problems and achieve greater success.
6. **Invest to be the best** - Being truly great at anything only comes through investment in the right tools, good education and regular practice.
7. **Make it easy** – Use technology and systematise things where you can as this will save you time, make things more efficient and life less stressful.



8. **Don't just 'Do'** – Don't spend all of your time 'doing' things – ensure that you also make time to plan and review what you are doing. Having a mantra of Plan, Do, Review will improve the quality, efficiency and effectiveness of what you do.

9. **Rip up the rulebook** – Change inspires innovation and improvement so rather than fear it, embrace it.

10. **Find the fun** – Life is too short, if you don't enjoy doing what you do, why do it? And if you have to do it - make it fun so you enjoy it!

As a final point - hard work, passion, dedication, innovation and a little touch of rebellion against the status quo are at the very heart of both Rock and Roll and being an entrepreneur. So whatever your passion, your background or business model, whatever you do – introduce a little Rock and Roll into your work and life. For it will make you challenge things, take you in new directions, inspire creativity and make your life the better for it and whatever it does do, you can certainly guarantee one thing, it won't ever be dull! For, as the late, great David Bowie so aptly said...

"I don't know where I'm going from here, but I promise it won't be boring!"



Then...and now



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I'm Victor Sacks, an Independent Financial Adviser, specialising in helping businesses — and their owners — plan for the future and help them protect their assets for the next generation.

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Victor's story

From Bethnal Green to Brampton Green

I grew up in the East End of London in a place called Bow.

Home was a 10 storey block of Council flats and we – that's mum, dad and my brother, who is seven years older than me – lived on the first floor.

My aunt and grandmother lived on the fourth floor and Victoria Park was my garden. Family life was awesome and I was blessed to have loving parents.

My father was a London taxi driver. Originally, he was an apprentice tailor, but kept stabbing himself with needles as he paid more attention to listening to the radio than sewing! My mum was a housewife who could throw £5 into a mangle and make it worth £30. Such was her shopping brilliance. This worked well for the family, as my father was never one to buy a house and have a mortgage.

He didn't want financial pressures. He chose life over work and developed a love of travel.

I benefited from this because my older brother wanted peace and quiet to study for his O' levels and I got to travel!

When most people were just discovering Benidorm in the 70s, my parents were exploring far flung places like South Africa, Japan, Hawaii, Mexico and I 'had to' go with them.

All this travelling led to me wanting to be a pilot 'when I grew up.' That eventually passed, but my love of traveling remains to this day.

As I was growing up, my uncle ran a family retail business. He supplied paints and wallpaper way before Homecare, B&Q, Do-it-All and everything else came to the fore. My brother and my two cousins had gone in there and I was expected to follow.

Sadly, my uncle's business was dissolved before I came out of school.

I've always liked people. From the age of about five or six, I remember my uncle saying to my mum, "Give the kid a broom and let him sweep up." So, up until I was 16, that was my Saturday job. I progressed

from floor sweeping to serving and even went on a course to learn how to hang curtains in bay windows!

Looking back, I realise that I have always been an 'out of the box' thinker.

I remember certain teachers in secondary school reading out the curriculum, expecting us to write everything down, verbatim. By the end of the year I would have about 15 exercise books filled with my scrawl. Such was the intensity of writing, I still have a mark on my ring finger of my left hand, where the pen pressed into it!

One day, I was so fed up, I said, "Miss, if you are just going to read from the book and we are just going to write it down – if you could take a Gestetner copy of it and distribute it to all of us, then you would save us a lot of time and then we could talk about the historical events."

I got sent to detention for that. I guess I could see things differently as a 15 year old and couldn't help myself but to point this out. It was clearly taken in the wrong context, as what I wanted were discussions – maybe re-enactment – so I could get a feel for things, rather than a monosyllabic teacher reading from a book. I therefore found examinations difficult. Studying was hard. With hindsight, some visual aids, sounds or drawings would have helped me, but, alas, these were not available. So, at 16 when I took my CSE's and O' levels, I failed all of them. My best grade being a CSE grade 2 for English.

When the results came through, my parents were in dismay and didn't know what to do with me.

After my results, my school recommended, and subsequently enrolled me in a 1 year foundation programme at the London College of printing. The reason they did that was this was going to be one of the first courses that guaranteed me a job at the end of it. So they felt that, if I was at least working, then that would get me into that mindset. So that's pretty much what I did. I got my City and Guilds certificate and passed with distinction. I learnt everything I could about the various processes of printing and got my first full time job in a printing supplies shop called 'Studio 91' in Turnham Green, West London.



If you look on a map, you'll see that meant me going from virtually the furthest point East on the underground, to the furthest point West for the princely sum of £50 a week; £25 of that was paid to the employer from the Youth Opportunity Programme, and £25 a week came directly from the employer. I worked from 8 to 5 with a 45 minute lunch break, 5 days a week and 'only' 10 till 4 on a Saturday. My weekly travel pass was £26 a week which meant I was left with just £24!

As much as I liked working in a retail shop, I did not like paying over half my wage to travel an hour and a quarter each way. So, about 6 months later, I left and found myself doing an array of retail jobs, such as conducting surveys on the telephone to snooker hall management.

Not glamorous but, I was earning good money. Money which could buy me nice trinkets – especially my RS1600i – a two door Ford Escort; my pride and joy.

Shallow I know, but my desire for the high-life lead me to commission only sales and eventually into double glazing (via water filters). Banging on people's doors, trying to get appointments, was no easy task. Nor was it any better calling people from the telephone directory. I did, however, manage to keep at it for three years.

There was another unusual job I had a go at that I'll always be glad I did; hair transplant selling.

Now this really taught me about emotional feelings and, by using my mouth and ears in the

proportions they were received, I learnt to understand the person in front of me and take the conversation from there. Unfortunately, it was commission only and I realised that, if I wanted to get married and have a family (which I did – no idea to whom, but I knew I wanted to be a husband and a father), I needed a 'proper job, with a regular wage.'

There was another unusual job I had a go at that I'll always be glad I did; hair transplant selling.

I decided to chat with my brother, who, as I said, was seven years older than me and by now, married and a father. After near bankruptcy following the dissolution of the aforementioned family

business, he had drifted into financial services. So when I asked him, he said, "Vic, anyone who buys a house will need a life assurance policy at some point." That led to me getting involved with various companies on a low basic salary /commission basis before stumbling into HSBC in 1994.

My brother has been a fantastic source of inspiration to me. Neither of us believe in the mantra of 'you are the average of the eight closest people to you.' Plough your own field and you can always look up and see what people are doing either side of you if you are built that way.

I am very family focused and providing for my wife and children is my number one priority. This certainly wasn't the case before I was married! It was definitely 'Me, me, me and me,' but bringing children into this world (I have four wonderful children who make me proud every day), made me think again about my life.

The best piece of advice I would give others is, "Don't look at others; look at yourself." Benchmark against yourself and those that are nearest and dearest around you. If they are happy in what you are doing, then you will ultimately be happy.

The worst piece of advice I've heard is, "Just do it at all costs."

From a monetary perspective this might sound like it makes sense, but if you are not careful, which I was not, you soon realise that you are losing everyone around you as you allow money to be your God. Fortunately, I noticed just in time to keep my friends, but sadly, my first marriage suffered because of it.

What has gone well for me is being my own man and running my own business. I thoroughly enjoyed being an employee of HSBC. I learnt huge amounts; presentation of yourself, how to work in a team, how to articulate yourself, how to manage and make decisions... It has made the transition into owner/director go smoothly, as well as making it easier to deliver an effective 30 second elevator pitch at network events!

One of the things I did that I would never do again is door-to-door sales! Thankfully, if I want to 'cold call' I can use Social media to put my view across, but in the 1980s, the only way you could get your



voice heard was to knock on a door. I can't deny that early training has made any 'cold' approach I do far easier.

I'm of the opinion that, if people wanted double glazing, they would go out and get it and if they haven't got it, there is a reason why. Unlike in my industry, where Government lays out legislation and companies have got to do something.

I know what my clients need and I know how to help them which is very different from trying to sell a product you're not even sure people want. No, I certainly wouldn't want to do that again.

In fairness, I have to say that, I could not have achieved my current level of success alone. I have children from my first marriage who are dependent on me, and I have a wife and a four year old son. Both my wife and ex-wife have been willing to accept the infrequency of income.

If someone wanted to start their own business I would just say, "Do it, but realise that you are not going to be an instant success overnight." There are frogs that you will have to kiss that won't necessarily turn into princes or princesses, and there is a lot of ground work that you will have to do. Make sure you have got some money behind you; at least six months' money in a bank account somewhere. Go to every networking event you can and put your name out there. Be confident and positive, but don't be aggressive and thrust your business card at the first sign of an individual.

Knowing you have money behind you and that the bills are paid gives you an air of relaxation. It makes you more approachable. Compare that to someone who is very tense and ready to dive into any conversation. As they extend their hand for you to shake, you find yourself clasping a wet sweaty palm, a dead giveaway that someone is under stress.

As we near the end of my chapter, I go back to my mother. She had an array of fantastic sayings and the one I live by is, "Measure twice and cut once." Ask yourself, "Is this right, is this good?" And, just before heading full on into it, think again. I personally always look at the worst case scenario, although I know not everyone does. Some can only see the positives in life. I, on the other hand, have a healthy fear of failure and a healthy fear of what would be the worst case

scenario. I will always look at that and if I feel I can handle the worst case scenario, whatever that is, then I am able to move on.

I think of my bank account as my manager; it lets me know if what I'm doing is working well for me and my family. I have created a lifestyle business that, as long as God puts breath in me, I will continue to do. I might slow down and shut my doors eventually. However, right now, I enjoy having the time to find out so much more about people I work with and people who become clients.

As we go on a voyage of discovery, we find out more about each other, and over time develop that wonderful 'know, like and trust' factor - the cornerstone of any business relationship.

And once in a while, something special and out of the ordinary crosses my path.

Last year, I had the opportunity to help right a wrong for a client who had lost a considerable amount of money when his funds were incorrectly invested. Fortunately, investors are protected. However, it sometimes takes more time, effort and sheer determination to resolve this kind of problem than the average man in the street has, especially when they are emotionally attached to the outcome.

It took two years of chasing, but it gave me an immense sense of satisfaction to be able to restore his faith in financial advisors and put him back to where he was in financial terms.

This story has become a part of my CV because I think it illustrates my approach to life and work in general; don't give up and you will find a way! If you failed your exams – don't worry. You might have to take the circular route to success, but you'll make it. I eventually got my diploma in Financial services aged 47 (I am 51 now). Yes, it was a lot easier for me at 16 to run out and be as bold as brass in front of a future employer and say, "I will do whatever you tell me you want me to do and do it better than someone with a load of O' levels" than it possibly is now. But, there will be a 51 year old guy out there, who will be running a business who knows he got where he has by sheer determination and graft and he will give someone a chance because he knows that, **"It is attitude, not aptitude that determines altitude."**



The Falcon Tea Rooms



After networking, HBN members often decamp to the delightful tearooms at the Falcon Inn in Huntingdon. Our tea and beverage expert, Martin Straus, gave them his seal of approval. We enjoy the friendly service, tea and cakes in pleasant surroundings.

The Falcon, thought to be the oldest pub in Huntingdon, dates from the 1500s. The 16th Century inn was reputedly a Civil War headquarters for Cromwell, who was born in the town in 1599.

It is said that Cromwell addressed his troops from the upstairs window of the Falcon when they were stood in the market square.

There is always competition for the bay window table with a view!

<http://falconhuntingdon.co.uk/tearooms.html>



And finally ...

For us, three common themes stand out from the diverse experiences and advice of our sixteen storytellers.

The first is regret. Some regret that they did not **Go For It** earlier. That they let the naysayers or 'sensible' advisors talk them into following a more conventional, safer path.

The second is the ability to adapt and change, to pick yourself up, dust yourself down and move on to new and better things. Indeed, one of us changed their current business dramatically in the days before finalising the book. Post the 2016 Brexit referendum, as this book is published, we find ourselves living in 'Interesting Times'. We will all need our flexibility and adaptability to succeed.

The third is – you do not have to **Go For It** alone. There are many forms of help available. They range from self-help books, online guidance from experts in their field, to courses run by local and regional organisations and international bodies.

But most valuable of all, is the advice and expertise you can get from others already in business. You will find these in good local business networks. You do have to go and look, try some out, until you find the one or more groups where you feel most comfortable. A good network is about sharing. Referrals and business do arise – they are a (vital) bonus.

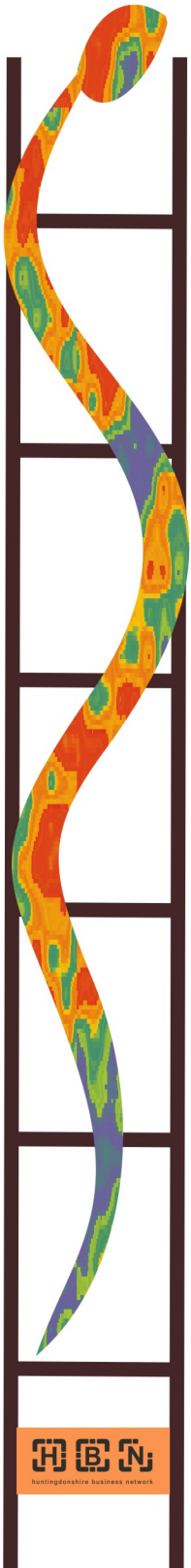


The Huntingdonshire Business Network has been a constant in our business since 2004. This book is a tribute to its members and its ethos. www.hbn.org.uk

You've read our diverse stories. Do you have an idea or a dream?

Go For It!

Chris & Jane Thomas and all at HBN



Go For It!

Sixteen SME Leaders
Share Their Stories